



BASIC LIFE/AD&D – COMPANION LIFE

**New
Carrier**

The Louisiana Machinery Basic Life/AD&D plan is a 100% employer-paid benefit that provides your family with financial protection in the event of your death or the death of a covered dependent (as long as you are enrolled in medical).

The Accidental Death & Dismemberment (AD&D) plan protects you and your family in the event of your death or injury due to a covered accident in addition to the benefit provided by your Life coverage.

Plan Provision	Coverage / Description
Benefit Amount	\$50,000
Accidental Death Benefit	\$50,000
Accidental Dismemberment Benefit	Percent of benefit based on dismemberment
Age Reduction	Reduces 33% at age 65 Reduces 45% of the original amount at age 70 Benefits terminate at retirement
Waiver of Premium	To age 60 (12-month waiting period) Terminates at age 65 if disabled before age 60
Accelerated Life Benefit	Included
Actively at Work Provision	You must be actively at work on your effective date of coverage in order for your policy to be in force

Be sure to designate your beneficiaries during enrollment.

NOTE: Please refer to the Companion Life Certificate of Coverage for details. If this summary of benefits conflicts in any way with The Hartford Certificate of Coverage, the Certificate of Coverage shall prevail.