



# Income Protection

Basic Life and AD&D Insurance

Benefit Fact Sheet for:

## Archdiocese of New Orleans

<b>Eligibility</b>	You are eligible if you are an active full time employee.
<b>Coverage Effective Date</b>	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 7/1/2010 or Your new hire waiting period as determined by your employer. You must be Actively at Work with your employer on the day your coverage takes effect.
<b>Benefit Amount</b>	2.5 times your annual Earnings to a maximum of \$200,000.
<b>AD&amp;D Coverage</b>	<p>AD&amp;D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The insurance pays:</p> <ul style="list-style-type: none"> <li>• 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia.</li> <li>• 75% for paraplegia or triplegia (paralysis of three limbs).</li> <li>• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.</li> </ul> <p>Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage you purchase.</p>
<b>Benefit Reductions</b>	35% @ 65, addl 25% @ 70, addl 15% @ 75, final 10% @ 80. All coverage cancels at retirement.
<b>Conversion</b>	You have the option of converting your group Life coverage to your own individual policy (policies).
<b>Living Benefits Option</b>	If you are diagnosed as having a terminal illness with a 12 month life expectancy, the Living Benefits Option allows you to receive an accelerated payment of a portion of your life insurance. The option is available to individuals with at least \$10,000 in group coverage from The Hartford and is subject to a maximum age limit of 65. You may request a minimum accelerated payment of \$3,000 up to a maximum of 80% of your coverage not to exceed \$200,000. Funds are paid directly to you, with no policy restrictions on how you use them. The remaining benefit is then payable to your beneficiary.

### Limitations and Exclusions

Underwritten by Hartford Life and Accident Insurance Company. The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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Benefits without burden.<sup>SM</sup>**

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Exclusions may apply depending upon your coverage. Refer to your policy.

- AD&D Insurance does not cover losses caused by or contributed by:

<ul style="list-style-type: none"><li>• Sickness; disease; or any treatment for either;</li><li>• Any infection, except certain ones caused by an accidental cut or wound;</li><li>• Intentionally self-inflicted injury, suicide or suicide attempt;</li><li>• War or act of war, whether declared or not;</li></ul>	<ul style="list-style-type: none"><li>• Injury sustained while in the armed forces of any country or international authority;</li><li>• Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;</li><li>• Injury sustained while committing or attempting to commit a felony;</li><li>• The injured person's intoxication.</li></ul>
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This Benefit Fact Sheet is an overview of the Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Fact Sheet and the Insurance policy, the terms of the Insurance policy apply.

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# Income Protection

## Employer Paid Long Term Disability Insurance

Benefit Fact Sheet for:

### Archdiocese of New Orleans

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<b>Coverage Effective Date</b>	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 7/1/2010 or Your new hire waiting period as determined by your employer. You must be Actively at Work with your employer on the day your coverage takes effect.
<b>Enrollment Period</b>	As an eligible Employee, you are automatically covered by Employer Paid Long Term Disability Insurance; you do not have to enroll.
<b>Benefit Percentage &amp; Maximum Monthly Benefit</b>	Your Employer Provides coverage that pays you a benefit of 60% of your Earnings to a maximum monthly benefit of \$4,000 per month. This plan includes a minimum benefit of the greater of: 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or \$100 per month.
<b>Other Income Benefits</b>	Your benefit payments <b>will be reduced</b> by other income you receive or are eligible to receive due to your disability, including but not limited to: <ul style="list-style-type: none"> <li>• Social Security Disability Insurance (please see next section for exceptions)</li> <li>• Workers' Compensation</li> <li>• Other employer-based Insurance coverage you may have</li> <li>• Unemployment benefits</li> <li>• Settlements or judgments for income loss</li> <li>• Retirement benefits that your employer fully or partially pays for (such as a pension plan)</li> </ul>
<b>Other Income Benefits</b>	Your benefit payments <b>will not be reduced</b> by certain kinds of other income, including but not limited to: <ul style="list-style-type: none"> <li>• Retirement benefits if you were already receiving them before you became disabled</li> <li>• Retirement benefits that are funded by your after-tax contributions</li> <li>• The portion of your Long -Term Disability payment that you place in an IRS-approved account to fund your future retirement.</li> <li>• Your personal savings, investments, IRAs or Keoghs</li> <li>• Profit-sharing</li> <li>• Most individual disability policies</li> <li>• Social Security increases</li> </ul>
<b>Elimination Period</b>	You must be disabled for 90 days before benefits may be payable.

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<b>Benefit Duration</b>	For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act), whichever is sooner. If your disability occurs at age 65 or above, your payments may be reduced.
<b>Definition of Disability</b>	Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings. Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are 60% or less than of your pre-disability earnings.
<b>Definition of Earnings</b>	monthly earnings
<b>Mental Illness, Alcoholism and Substance Abuse</b>	<ul style="list-style-type: none"> <li>You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all such disabilities during your lifetime.</li> <li>Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months lifetime limit.</li> </ul>
<b>Pre-Existing Conditions</b>	<p>Your Insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your Insurance, you will be covered for a disability due to that condition only if:</p> <ul style="list-style-type: none"> <li>You have not received treatment for your condition for the length of time specified in the contract before the effective date of your Insurance, or</li> <li>You have been insured under this Insurance for length of time specified in the contract before your disability starts, so you can receive benefits even if you're receiving treatment, or</li> <li>You have already satisfied the pre-existing condition requirement of your previous insurer.</li> </ul>

## Limitations and Exclusions

Benefits are not payable for disabilities resulting from any of the following; war or act of war (declared or not) or, the commission or attempt to commit a felony. In addition, your plan may exclude a disability caused or contributed to by an intentionally self-inflicted injury. Benefits are not payable if you are not under the regular care of a physician.

This Benefit Fact Sheet explains the general purposes of the Insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of Insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.



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<b>Coverage Effective Date</b>	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 7/1/2010 or Your new hire waiting period as determined by your employer. You must be Actively at Work with your employer on the day your coverage takes effect.
<b>Enrollment Period</b>	As an eligible Employee, you are automatically covered by Employer Paid Short Term Disability Insurance; you do not have to enroll.
<b>Benefit Percentage &amp; Maximum Weekly Benefit</b>	Your Employer provides Employer Paid Short Term Disability Insurance coverage that would pay you a benefit of 60% of your weekly Earnings. The maximum Employer Paid Short Term Disability Insurance benefit you could receive is \$1,000 per week.
<b>Other Income Benefits</b>	Your benefit payments <b>will be reduced</b> by other income you receive or are eligible to receive due to your disability, including but not limited to: <ul style="list-style-type: none"> <li>• Social Security Disability Insurance (please see next section for exceptions)</li> <li>• Workers' Compensation</li> <li>• Other employer-based Insurance coverage you may have</li> <li>• Unemployment benefits</li> <li>• Settlements or judgments for income loss</li> <li>• Retirement benefits that your employer fully or partially pays for (such as a pension plan)</li> </ul>
<b>Other Income Benefits</b>	Your benefit payments <b>will not be reduced</b> by certain kinds of other income, including but not limited to: <ul style="list-style-type: none"> <li>• Retirement benefits if you were already receiving them before you became disabled</li> <li>• Retirement benefits that are funded by your after-tax contributions</li> <li>• The portion of your Long -Term Disability payment that you place in an IRS-approved account to fund your future retirement.</li> <li>• Your personal savings, investments, IRAs or Keoghs</li> <li>• Profit-sharing</li> <li>• Most individual disability policies</li> <li>• Social Security increases</li> </ul>
<b>Elimination Period</b>	<b>Accident:</b> Benefits begin for Disabilities caused by an accident on the 30 <sup>th</sup> day of Partial disability.
	<b>Sickness:</b> Benefits begin for Disabilities caused by a sickness on the 30 <sup>th</sup> day of Partial disability.

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<b>Benefit Duration</b>	As long as you remain Disabled, Employer Paid Short Term Disability Insurance benefit payments will continue for up to 9 weeks.
<b>Definition of Disability*</b> <i>*may not be available in all states</i>	Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning less than 20% of your pre-disability Weekly Earnings or You are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning less than 80% of your pre-disability Weekly Earnings.
<b>Definition of Earnings</b>	weekly earnings
<b>Coverage Basis</b>	Non-Occupational (off-the-job disabilities only – excludes Disability as a result of any work for pay for profit)

**Limitations and Exclusions**

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