



Voluntary Short Term Disability Insurance

Benefit Highlights

Molecular Epidemiology, Inc.

<p>What is voluntary short term disability insurance?</p>	<p>Voluntary short term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your voluntary short term disability insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<p>What is disability?</p>	<p>Disability is defined in The Hartford's contract with your employer. 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 20% or less 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 more than 20% but less than 80% of your pre-disability weekly earnings.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active full time Molecular Epidemiology employee who works 40 hours or more per week on a regularly scheduled basis.</p>
<p>How much coverage would I have?</p>	<p>You may purchase coverage that would pay you a benefit of 50% of your weekly earnings. The maximum voluntary short term disability insurance benefit you could receive is \$1,500 per week.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p>When can I enroll?</p>	<p>You can enroll during your scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.</p>
<p>How long do I have to wait before I can receive my benefit?</p>	<p>Once you are approved for coverage, you will be eligible to collect your voluntary short term disability insurance benefit starting on the 15th day after your injury or 15th day of sickness. Your benefit could continue for up to 11 weeks.</p>
<p>I already have disability coverage through my employer; do I have to do anything?</p>	<p>If you take no action, your coverage will automatically continue with The Hartford subject to the terms of the contract.</p>

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<p>If I'm disabled, can the amount of my benefit be reduced?</p>	<p>Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive.</p>
<p>Are there other limitations to enrollment?</p>	<p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability.</p> <p>If you elect coverage during your scheduled enrollment period or if this is the first time you are eligible to elect coverage, evidence of insurability is not required.</p> <p>Outside your scheduled enrollment period and during a family status change period, evidence of insurability is required to elect coverage for the first time.</p>

Important Details

The following is an overview of your voluntary short term disability insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Exclusions:

You cannot receive voluntary short term disability insurance benefit payments for disabilities that are caused or contributed to by:

- war or act of war (declared or not)
- the commission of, or attempt to commit a felony
- an intentionally self-inflicted injury
- any case where your being engaged in an illegal occupation was a contributing cause to your disability
- sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
- any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

Pre-existing Conditions:

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 policy, you will be covered for a disability due to that condition only if:

- 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
- you have been insured under this coverage for the length of time specified in the contract prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- you have already satisfied the pre-existing condition requirement of your previous insurer.

Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:

- Social Security disability insurance (please see next section for exceptions)
- workers' compensation
- other employer-based insurance coverage you may have
- unemployment benefits
- settlements or judgments for income loss
- retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your benefit payments will not be reduced by certain kinds of other income, such as:

- retirement benefits if you were already receiving them before you became disabled
- retirement benefits you start to receive that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- personal disability policies
- Social Security increases

This benefit highlights sheet is an overview of the voluntary short term disability 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 highlights sheet and the insurance policy, the terms of the insurance policy apply.



Supplemental Life and AD&D Insurance

Benefit Highlights

Molecular Epidemiology, Inc.

<p>What is supplemental life and AD&D insurance?</p>	<p>Supplemental life and AD&D insurance is coverage that you pay for.</p> <p>Supplemental life and AD&D insurance pays your beneficiary (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your supplemental life and AD&D insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active full time Molecular Epidemiology employee who works 40 hours or more per week on a regularly scheduled basis.</p>
<p>When can I enroll?</p>	<p>You can enroll during your scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.</p>
<p>How much supplemental life and AD&D insurance can I purchase?</p>	<p>You can purchase supplemental life and AD&D insurance in increments of \$10,000.</p> <p>The maximum amount you can purchase cannot be more than \$500,000. Annual earnings are as defined in The Hartford's contract with your employer.</p> <p>The amount of accidental death and dismemberment (AD&D) insurance may not exceed the amount of life insurance elected and approved.</p>

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<p>AD&D Coverage</p>	<p>AD&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"> • 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. • 75% for paraplegia or triplegia (paralysis of three limbs). • One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia. <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>
<p>I already have supplemental life and AD&D insurance coverage; do I have to do anything?</p>	<p>If you take no action, your coverage and coverage for your eligible dependents will automatically continue with The Hartford subject to the terms of the contract.</p>
<p>Am I guaranteed coverage?</p>	<p>If you enroll during your annual enrollment period or are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$140,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you enroll after your annual or initial enrollment period, evidence of insurability will be required for all coverage amounts.</p>
<p>What is a beneficiary?</p>	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while you are covered by the policy. You must select your beneficiary when you complete your enrollment application; your selection is legally binding.</p>
<p>Are there other limitations to enrollment?</p>	<p>If you do not enroll within 31 days of your first day of eligibility, you will be considered a late entrant. Typically, late entrants may need to show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p>
<p>Spouse supplemental life and AD&D insurance (includes domestic partner)</p>	<p>If you elect supplemental life and AD&D insurance for yourself, you may choose to purchase spouse supplemental life and AD&D insurance in increments of \$5,000, to a maximum of \$100,000.</p> <p>Coverage cannot exceed 50% of the amount of your employee voluntary/supplemental life insurance coverage. You may not elect coverage for your spouse if they are in active full-time military service or is already covered as an employee under this policy.</p> <p>If your spouse is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days.</p> <p>If you enroll during your annual enrollment period or are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$30,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you enroll after your annual or initial enrollment period, evidence of insurability will be required for all coverage amounts.</p>

<p>Child(ren) supplemental life insurance</p>	<p>If you elect supplemental life and AD&D insurance for yourself, you may choose to purchase child(ren) supplemental life insurance coverage in the amount(s) of \$10,000 for each child – no medical information is required.</p> <ul style="list-style-type: none"> • If your dependent child(ren) is confined in a hospital or elsewhere because of disability on the date his or her insurance would normally have become effective, coverage (or an increase in coverage) will be deferred until that dependent is no longer confined and has performed all the normal activities of a healthy person of the same age for at least 15 consecutive days. • Your child(ren) must be from Live Birth but not yet age 21 to be covered. • Child(ren) age 26 or older may be covered if they were disabled prior to attaining age 26.
<p>Does my coverage reduce as I get older?</p>	<p>Your Supplemental Life and AD&D amount will reduce by 35% at age 65 and reduce by 50% of the original amount at age 70. All coverage cancels at retirement.</p>
<p>Can I keep my life coverage if I leave my employer?</p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> • Converting your group life coverage to your own individual policy (policies). • If you leave your employer, portability is an option that allows you to continue your life insurance coverage. To be eligible, you must terminate your employment prior to Social Security Normal Retirement Age. This option allows you to continue all or a portion of your life insurance coverage under a separate portability term policy. Portability is subject to a minimum of \$5,000 and a maximum of \$250,000 and does include coverage for your spouse and child(ren). To elect portability, you must apply and pay the premium within 31 days of the termination of your life insurance. Evidence of insurability will not be required. <p>Dependent spouse portability is subject to a maximum of \$50,000.</p> <p>Dependent child(ren) portability is subject to a maximum of \$10,000.</p>
<p>What is the living benefits option?</p>	<p>If you are diagnosed as terminally ill with a 24 month life expectancy, you may be eligible to receive payment of a portion of your life insurance. The remaining amount of your life insurance would be paid to your beneficiary when you die.</p>
<p>Do I still pay my life insurance premiums if I become disabled?</p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 9 months, your life insurance premium may be waived. The premium for your dependent's coverage will also be waived if you are disabled and approved for waiver of premium. Coverage for your dependents will end if the policy terminates.</p>

Important Details

As is standard with most term life insurance, this insurance coverage includes certain limitations and exclusions:

- the amount of your coverage may be reduced when you reach certain ages.
- death by suicide (two years).

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

- sickness; disease; or any treatment for either;
- any infection, except certain ones caused by an accidental cut or wound;
- intentionally self-inflicted injury, suicide or suicide attempt;
- war or act of war, whether declared or not;
- injury sustained while in the armed forces of any country or international authority;
- taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;
- injury sustained while committing or attempting to commit a felony;
- the injured person's intoxication.

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

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