

# Insurance Plans Available to Hartford County Bar Members

## Health Insurance

### Fully Underwritten Products

#### **AETNA ADVANTAGE® Association Health Insurance Program**

- ♦ Individually underwritten plans for Members, Employees, Spouses and Children
- ♦ All insureds have access to Enhanced Benefits and Special Programs as well as discounts on prescription drugs, dental, vision, and long-term care services.
- ♦ Plans include a variety of deductible and coinsurance options accessing all national networks
- ♦ **Health Savings Account (HSA)** compatible plans are available

Underwritten by Aetna Life Insurance Company

#### **MED-A-PRO®**

- ♦ Individually underwritten plans for Members, Employees, Spouses and Children
- ♦ Through ISI's MED-A-PRO Program, you can obtain online quotes through admitted health insurance carriers in your state.
- ♦ This online software allows you to design plans for your individual needs, with rates and plan options available in seconds.
- ♦ **Health Savings Account (HSA)** compatible plans are available

Available Carriers are dependent upon your location and desired plan type

## Disability Insurance

### Fully Underwritten Products (for benefit amounts over \$5,000)

#### **Long Term Disability**

- ♦ Available to Members
- ♦ Waiting periods available from 30 to 180 days
- ♦ Benefits of up to \$10,000 per month, and paid to age 65, if disabled before age 63
- ♦ "Your Occupation" definition of disability included
- ♦ Benefits payable for up to two years or to age 70, if disabled at age 63 or after
- ♦ Benefits are not reduced by other sources of income (i.e. social security, additional insurance, etc.)

Underwritten by Hartford Life and Accident Insurance Company

### Simplified Issue Products

#### **Simplified Issue 2/2 Accident and Sickness Disability**

- ♦ Available to Members, Spouses, and Employees
- ♦ Benefits of up to \$4,000 per month paid if insured is unable to work in own occupation
- ♦ Simplified Issue short form medical application
- ♦ Benefits are payable for up to 2 years for a covered accident or sickness
- ♦ Coverage extends to age 70

Underwritten by Hartford Life and Accident Insurance Company

#### **Simplified Issue 65/3 Accident and Sickness Disability**

- ♦ Available to Members, Spouses, and Employees
- ♦ Benefits of up to \$4,000 per month paid if insured is unable to work in own occupation
- ♦ Simplified Issue short form medical application
- ♦ Benefits payable to age 65 for accidents and for 3 years for sickness
- ♦ Coverage extends to age 70

Underwritten by Hartford Life and Accident Insurance Company





## Guaranteed Acceptance Products

### Accidental Death & Dismemberment

- ♦ Available to Members, Spouses, and Employees
- ♦ Coverage 24 hours a day, no matter where insured is injured
- ♦ Acceptance is automatic, with no health questions or physical exams
- ♦ Up to \$500,000 of coverage is available
- ♦ The AD&D Benefit amount is paid directly to insured, or in the case of death, to the beneficiary

Underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies

### Guaranteed Acceptance Accident Only Disability

- ♦ Available to Members, Spouses, and Employees
- ♦ Guaranteed medical acceptance
- ♦ Benefits up to \$5,000 per month paid if insured is unable to work in own occupation
- ♦ Benefits payable for up to two years following a 30, 60, or 90 day waiting period

Underwritten by Hartford Life and Accident Insurance Company

### Comprehensive Accident Coverage

- ♦ Available to Members, Spouses, and Employees
- ♦ Two plans available
- ♦ When Totally Disabled due to an Injury, the policy pays from \$500 to \$1,000 in monthly disability benefits for up to one year
- ♦ In the event of death by accident, the policy pays from \$50,000 to \$100,000 benefit to the named beneficiary
- ♦ When confined to the hospital as a result of an accident, the policy pays from \$50 to \$100 per day for up to 500 days

Underwritten by Hartford Life and Accident Insurance Company

### Hospital Income Plan

- ♦ Available to Members and Spouses
- ♦ Choose a daily hospital benefit amount from \$100 to \$250
- ♦ Includes a skilled nursing benefit
- ♦ Includes an intensive care confinement benefit.

Underwritten by Hartford Life and Accident Insurance Company

## Insurance Programs Available

Select the products that you want information on from the list below, complete the form and return via fax or mail. There is no obligation.

- |                                                                       |                                                                                 |                                                              |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------|
| <input type="checkbox"/> Health Insurance<br>HSA Eligible Plan? _____ | <input type="checkbox"/> Long Term Disability                                   | <input type="checkbox"/> Guaranteed Acceptance Accident Only |
| <input type="checkbox"/> Hospital Income Plan                         | <input type="checkbox"/> Simplified Issue 2/2 Accident and Sickness Disability  | <input type="checkbox"/> Comprehensive Accident Coverage     |
|                                                                       | <input type="checkbox"/> Simplified Issue 65/3 Accident and Sickness Disability | <input type="checkbox"/> Accidental Death and Dismemberment  |

Name of Association <b>HARTFORD COUNTY BAR ASSOCIATION</b>		Occupation	# of dependents
Member Name	Date of Birth	Spouse Name	Date of Birth
Office Address (Street, City, State, Zip)			
Home Phone	Office Phone	Office Fax	E-mail Address
Call me for an appointment to discuss coverage: <input type="checkbox"/> Home <input type="checkbox"/> Office			

**Return Completed Reply Card To:** Fax: 866-871-2170 or Mail: ISI ADMINISTRATIVE CENTER • P.O. Box 2327 • Beaufort, SC 29901  
For more information (including costs, exclusions, limitations and terms of coverage) call ISI DIRECT at 1-888-ISI-1959.