

**Affordable
Premium
Rates!**

ANA / SNA Disability Income Protection Insurance Plan


ANA
AMERICAN NURSES
ASSOCIATION



Marketed & Administered by:
National Employee Benefit Companies, Inc. (NEBCO)
Irving, TX 75063

Underwritten by:
Hartford Life Insurance Company
Simsbury, CT 06089

Your Complete Satisfaction is Guaranteed!

How Do I Apply?

1. Fill in all of the information requested on the enclosed Application for Insurance.
2. Sign your name and date; then, mail your completed application with a check, payable to ANA Insurance Plans, for your first quarterly (3 times monthly) premium payment. A postage-paid reply envelope is provided for your convenience or mail to:

ANA Insurance Plans
P.O. Box 153046
Irving, TX 75015-3046

When your Application is approved, you will receive your Certificate of Insurance. You will then have 30 days to review the Plan and to decide if the coverage is everything we say. If you are not completely satisfied for any reason, simply return your Certificate within 30 days. Any premiums you have paid will be promptly returned in full.
You actually apply at no risk!

Acceptance into this Plan is subject to medical evidence of insurability as determined by Hartford Life Insurance Company. Depending on your age, the amount of coverage you request, and your answers on the Application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/tests requested by the company will be conducted at your convenience and at no expense to you.

For the answer to any questions you may have:

Please Call
Toll Free: 1-800-808-4514



Policy Form # SRP-1311(5218) Brochure # SRH-3338-PV Z901D - B



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford Life Insurance Company.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the Hartford Life Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

What would happen

if your income stopped tomorrow?



ANA / SNA Disability Income Protection Insurance Plan

One Of Your Greatest Asset Is Your Ability To Earn A Living!

Like most people, one of your most valuable assets is your ability to earn an income. Your family's life-style, your home, your children's education, and your retirement may all hinge on your ability to work.

How would you continue to pay your bills, if you suddenly became too sick or too hurt to work? Without an income, years of hard-earned savings could evaporate in a matter of months, even weeks.

The odds of becoming disabled are probably much greater than you think.

- More than 70% of disabling injuries occur off the job.¹
- For every two workplace injuries, there are five off-the-job injuries.¹
- Unintentional off-the-job worker injuries and deaths to workers cost at least \$223.7 billion, a staggering \$817 per U.S. worker.¹

¹ National Safety Council, 2008 "Injury Facts" report

Disability income protection insurance will help to pay all those bills that mount up when you are disabled and can't work. As a member of ANA/SNA, you have access to affordable disability income protection.

Disability income insurance is not designed to replace your entire paycheck. It works with other available benefits, if any, like Social Security, Workers' Compensation, and employer or private disability plans. Your combined benefits are limited to 100% of your monthly salary.

Basic Monthly Pay

Basic Monthly Pay means your regular monthly rate of pay, not counting commissions, bonuses, overtime pay or any other fringe benefit or extra compensation, in effect on the last day of Active employment prior to becoming Disabled.

Here's how the ANA/SNA disability income protection insurance plan works:

This plan covers most disabilities that are due to accidental injuries, sickness, or disease, including any complications of pregnancy. To qualify for coverage, a period of total disability must begin while you are covered under this plan and are under the care of a physician (not a family member) for that condition.

Take this opportunity to help protect one of your greatest assets—your ability to work for an income!

Thanks to your membership in the American Nurses Association/ State Nurses Association, you now have the opportunity to apply for a comprehensive Disability Income Protection Plan from Hartford Life Insurance Company at reasonable group rates. Disability Income Protection insurance will partially cover any unforeseen expenses if you're sick or injured and can't work. Your Plan will provide you with these valuable benefits:

Monthly Benefits:

You may purchase up to \$5,000 per month in benefits.

This example is for purposes of illustrating the effect of the benefit reductions and is not intended to reflect the situation of a particular claimant under the policy.	
Insured's monthly predisability earnings	\$ 3,000.00
Long term disability benefits percentage	x 60 %
Unreduced maximum benefit	\$ 1,800.00
Less any Social Security disability benefit per month	- \$ 900.00
Less any state disability income benefit per month*	- \$ 300.00
<small>*For residents of states with mandated disability benefits</small>	
Total amount of disability benefit per month	\$600.00

Please note: Your benefit amount is limited to 60% of your monthly earned income. Benefits will be reduced by the amount of other income benefits you receive and by 50% of income derived from approved rehabilitation programs, but in no event will your benefit be less than \$50 per month

Benefit Period:

You can receive disability benefits for up to 5 years.

For total disability, beginning:

A. Before Age 61:	5 Years
B. Age 61 but before Age 62:	4 Years
C. Age 62 but before Age 63:	3 Years
D. Age 63 but before Age 65:	2 Years

(Coverage ends at Age 65.)

Waiting Periods:

Benefits begin after you have been totally disabled for 30, 60, 90 or 180 days. The choice is yours with your application.

Who's Eligible?

As a Member of the American Nurses Association/State Nurses Association, you're eligible to apply for coverage as long as you are under age 65 and reside in the United States.

What's Covered?

This Plan covers most disabilities due to accidental injuries, sickness or disease. To qualify for coverage, a period of total disability must begin while you are covered under this Plan and you are under the regular care of a physician for that condition. The physician cannot be a family member.

Does The Plan Pay For Partial Disability?

Yes, your Association Plan provides coverage for partial disabilities. A partial disability is defined as a disability that:

- A.** begins before you reach 65 and while you are covered under this benefit;
- B.** is caused by the same Injury or Sickness that caused the Total Disability that immediately preceded the Partial Disability;
- C.** continues while you are performing at least one of the material duties of your occupation, either full-time or part-time;
- D.** causes a loss of earnings of at least 20% and less than 80%; and
- E.** requires the regular care of a physician.



Please refer to your Certificate of Insurance for a detailed explanation of how to calculate your benefit amount based on your Basic Monthly Pay and your Current Monthly Earnings.

What Is A Total Disability?

You'll receive own-occupation protection for up to 2 years (for the 5-Year Plan), which means you qualify for benefits, if you cannot perform the substantial and material duties of your own regular occupation. Thereafter, the definition of disability is the continuous inability to perform any occupation for which you are reasonably suited in terms of education, training, and experience. A disability that causes a loss of earnings of 80% or more is considered to be a Total Disability.

What If You Return To Work After A Disability, But Suffer A Relapse?

Since disabilities don't always start and stop in easily defined time frames, we've developed a Plan that is flexible enough to

accommodate various disability durations and scenarios.

If you return to work for fewer than 15 days before the end of the waiting period then suffer a relapse, you can qualify for benefits by satisfying only the remainder of the waiting period. This provision relieves you of having to start the entire waiting period again.

Periods of disability, if due to the same or related medical causes and separated by fewer than six months while you are actively at work, are considered a single period of disability. Actively at work is defined as working at least 25 hours per week. This means you won't have to satisfy a new waiting period before qualifying for benefits should you suffer a relapse upon returning to active employment after receiving benefits for a disability.

Will My Benefits Be Reduced By Other Disability Benefits That I Might Receive?

The actual benefit you receive at the time of your claim may be different, depending upon your income, offsets for other income benefits, and other variables. Other income means the amount of any benefit for loss of income that you or your family receive or are eligible to receive under a Workers' Compensation Law or similar Law; governmental program that provides disability or unemployment benefits; an individual insurance policy; "no-fault" automobile insurance plan; Social Security benefits; a Retirement Plan; or portion of a settlement or judgement, minus associated costs, of a lawsuit.

Please refer to your Certificate of Insurance for a detailed explanation of other income benefits.

Is There A Waiver Of Premium Provision?

Yes. Future premiums will be waived for as long as benefits are payable after you have been Totally Disabled for six months.

ANA Disability Income - Affordable Premium Rates Effective February 1, 2009

5-Year Income Protection Plan - Monthly rates per \$100 of monthly benefits*

Insured's Age	30-day Waiting Period	60-day Waiting Period	90-day Waiting Period	180-day Waiting Period
Under 30	\$2.38	\$2.15	\$1.79	\$1.34
30 - 39	\$3.71	\$3.25	\$1.96	\$1.50
40 - 44	\$5.08	\$4.62	\$2.71	\$2.21
45 - 49	\$7.57	\$6.57	\$3.94	\$2.97
50 - 54	\$10.17	\$8.00	\$5.99	\$4.17
55 - 59	\$11.83	\$9.60	\$7.54	\$5.66
60 - 64	\$21.46	\$17.88	\$14.31	\$10.73

***For your convenience, you will be billed quarterly.**

The above rates are based on your attained age at the time you apply.

These rates increase on the next premium due date following your attainment of ages 40, 45, 50, 55, and 60.

Rates and/or benefits may be changed on a class basis.

What Are The Rates For This Coverage?

You may apply for monthly benefits in \$100 increments from \$200 up to \$5,000 a month. See the enclosed Monthly Benefit Worksheet to calculate the amount of disability income insurance you're eligible to purchase.

Can My Coverage Be Canceled?

Your coverage can only be canceled if:

- you are no longer an ANA/SNA Member;
- you do not pay your premiums;
- you cease to be actively at work (except by reason of disability covered by this Plan);
- or the American Nurses Association/State Nurses Association withdraws sponsorship of the Plan. If the American Nurses Association/State Nurses Association withdraws sponsorship and does not sponsor a similar plan, you can be converted to one of The Hartford's other disability plans.

Coverage ends at age 65.

Rehabilitative Employment Benefit

If you accept rehabilitative employment while you are totally disabled or partially disabled, we will continue to pay you a monthly benefit amount. Our payment will equal your monthly benefit amount minus 50% of the income received from rehabilitative employment.

The monthly benefit amount and total income received from rehabilitative employment may not exceed 100% of your basic monthly pay. If this sum exceeds your basic monthly pay, our payment will be reduced accordingly.

Rehabilitative Employment is subject to our review while benefits are being paid under the Policy. If, after a period of rehabilitative employment, you remain totally disabled you may continue to receive benefits, subject to the Maximum Payment Period.

Survivor Income Benefit

If you die while receiving benefits under the Total Disability Benefit and you receive at least 6 consecutive monthly payments before you died, we will pay an amount equal to 3 times the last monthly benefit amount to your surviving Spouse, Child, or beneficiary.

The monthly benefit will be paid in equal shares to the first of your survivors in the following order: your designated beneficiary, your surviving Spouse, in equal shares to your surviving Children, or your estate.

If a minor Child is entitled to benefits, we have the option to pay the benefit to the person caring for and supporting the Child until a legal guardian is appointed. We will not pay the benefit after your Spouse remarries or the maximum payment period.

What's Not Covered Under This Plan?

This Policy does not cover: intentionally self inflicted Injury, suicide or attempted suicide, while sane or insane; pregnancy or childbirth, except Complications of Pregnancy; war or act of war; whether declared or not; any Injury sustained while riding on, boarding or alighting from, any aircraft: a) as a pilot, crew member or student pilot; b) operated by any military authority (land, sea, or air), unless it is a Military Transport Aircraft used for transport and operated by the United States Military Air Mobility Command (AMC) or an AMC type service of a national government recognized by the United States; or c) being used for tests, experimental purposes, stunt flying, racing or endurance tests; the commission or attempted commission of a felony by you; or Sickness contracted or Injury sustained while on full-time active duty as a member of the Armed Forces (land, water, air) of any country or international authority.

If you are Totally Disabled due to Mental or Nervous Disorders, alcoholism or drug abuse, the Maximum Payment Period will be reduced to 1 year during your lifetime unless you are confined in a hospital or other institution licensed to provide care and treatment for that disability.

When Will My Coverage Become Effective?

Your coverage will become effective on the first day of the month immediately following the date your Application is approved by Hartford Life Insurance Company, provided you are actively at work and your initial premium payment has been received. If you are not actively at work on that date, your effective date will be postponed until you are actively at work for 90 consecutive days.