



**The Hartford Life And Accident Insurance Company**  
**SCHEDULE OF INSURANCE**

<b>CLASSIFICATION</b>	<b>AMOUNT OF PERSONAL LIFE INSURANCE</b>	<b>AD&amp;D INSURANCE PRINCIPAL SUM</b>
<b>Class 1</b> All Full-Time Department Heads All Full-Time Airport Department Heads All Full-Time Blanden Art Museum Department Head All Full-Time Library Department Head	<b>\$50,000</b>	<b>\$50,000</b>
<b>Class 2</b> All Full-Time Non-Union Employees All Full-Time Airport Non-Union Employees All Full-Time Blanden Art Museum Non-Union Employees All Full-Time Library Non-Union Employees	<b>\$40,000</b>	<b>\$40,000</b>
<b>Class 3</b> All Full-Time AFSCME Employees All Full-Time Fire Fighters Bargaining Unit All Full-Time Police Bargaining Unit All Full-Time Airport Workers All Full-Time Blanden Museum Workers All Full-Time Library AFSCME Employees	<b>\$20,000</b>	<b>\$20,000</b>

Personal Life and AD&D Insurance will be reduced as follows:

- At age 65, benefits will reduce by 35% of the original amount;
- At age 70, benefits will reduce an additional 25% of the original amount;
- At age 75, benefits will reduce an additional 15% of the original amount.

Benefits will terminate when the Insured Person separates from employment with the City.

If the Insured Person first enrolls for Personal Life and AD&D Insurance at age 65 or older, the above age reductions will apply to:

- Any Guarantee Issue Amount available without evidence of insurability; and
- The maximum amount of insurance for which he or she is eligible.

Insured Persons are not required to make contributions for Personal Life Insurance and AD&D Insurance.