



Additional Services

Benefit Highlights

Forty-Niner Shops, Inc.

Does my life insurance coverage include any additional services?

Should you choose to enroll, your life coverage comes with value added services that help with challenges that come before and after a claim.

- **Funeral Planning and Concierge Services**¹ provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings.

For more information on Funeral Planning and Concierge Services
Call 1-866-854-5429
Or visit www.everestfuneral.com/hartford Use Code: **HFEVLC**

- **EstateGuidance**^{®2} **Will Services** helps you protect your family's future by creating a will online—backed by online support from licensed attorneys. Your will is customized and legally binding.

For more information on EstateGuidance[®] Will Services
Visit www.estateguidance.com/wills Use Code: **WILLHLF**

- **Beneficiary Assist**^{®2} **Counseling Services** offers compassionate expertise to help you or your beneficiaries (those you name in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner for up to a year, and five face-to-face sessions.

For more information on Beneficiary Assist[®] Counseling Services
Call 1-800-411-7239

- **Travel Assistance Services with ID Theft Protection and Assistance**³ includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel.

For more information on Travel Assistance Services or ID Theft Services
Call 1-800-243-6108
Collect from other locations: 202-828-5885
Fax: 202-331-1528
Or email idtheft@europassistance-usa.com

Travel Assistance Identification Number: **GLD-09012**

You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.

If you have a serious medical emergency, please obtain emergency medical services first, and then contact Europ Assistance USA for follow-up.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company, Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Home Office is Hartford, CT.

Forty-Niner Shops, Inc. Value Add BHS
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Page 1 of 4

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<p>Does my accidental death and dismemberment coverage include any additional services?</p>	<p>Your AD&D coverage comes with value added services that help with challenges that come before and after a claim.</p> <p>For more information on Beneficiary Assist[®] Counseling Services Call 1-800-411-7239</p> <ul style="list-style-type: none"> • Travel Assistance Services with ID Theft Protection and Assistance³ includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel. <p>For more information on Travel Assistance Services or ID Theft Services Call 1-800-243-6108 Collect from other locations: 202-828-5885 Fax: 202-331-1528 Or email idtheft@europassistance-usa.com</p> <p>Travel Assistance Identification Number: GLD-09012</p> <p>You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.</p> <p>If you have a serious medical emergency, please obtain emergency medical services first, and then contact Europ Assistance USA for follow-up.</p>
<p>Does my disability coverage include any additional services?</p>	<p>Your disability coverage comes with value added services that help with challenges that come before and after a claim.</p> <ul style="list-style-type: none"> • Ability Assist^{®4} Counseling Services provides access to Master's- and PhD-degreed clinicians for 24/7 assistance if you're enrolled in our long-term disability plan. This includes 3 face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal, and work-life concerns. <p>For more information on Ability Assist[®] Counseling Services Call 1-800-964-3577 Or visit www.guidanceresources.com Company name: Abili Company ID: HLF902</p> <ul style="list-style-type: none"> • Travel Assistance Services with ID Theft Protection and Assistance³ includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel. <p>For more information on Travel Assistance Services or ID Theft Services Call 1-800-243-6108 Collect from other locations: 202-828-5885 Fax: 202-331-1528 Or email idtheft@europassistance-usa.com</p> <p>Travel Assistance Identification Number: GLD-09012</p> <p>You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.</p> <p>If you have a serious medical emergency, please obtain emergency medical services first, and then contact Europ Assistance USA for follow-up.</p>

Important Details

¹ Funeral Planning and Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

² EstateGuidance[®] and Beneficiary Assist[®] services are provided through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you.

³ Travel Assistance and ID Theft Protection and Assistance are provided by Europ Assistance USA. Europ Assistance is not affiliated with The Hartford and is not a provider of insurance services.

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This benefit highlights sheet is an overview of the non-insurance services being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the services as actually provided. Only the service provider can fully describe all of the provisions, terms, conditions, limitations and exclusions of your non-insurance service coverage.