



## Employer Paid Short Term Disability Insurance

Benefit Highlights <b>Forty-Niner Shops, Inc.</b>	
<b>What is employer paid short term disability insurance?</b>	<p>Employer paid 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 employer paid 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>
<b>What is disability?</b>	<p>Disability is defined in The Hartford's contract with your employer. As a result of sickness or injury you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual or customary way. 'Substantial and material acts' means acts that are normally required for the performance of your usual occupation and cannot be reasonably omitted or modified.</p>
<b>Am I eligible?</b>	<p>You are eligible if you are an active full time employee excluding Managers who works at least 40 hours per week on a regularly scheduled basis.</p>
<b>How much coverage would I have?</b>	<p>Your employer provides coverage that would pay you a benefit of 66.67% of your weekly earnings. The maximum employer paid 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>
<b>When can I enroll?</b>	<p>As an eligible employee, you are automatically covered by employer paid short term disability insurance; you do not have to enroll.</p>
<b>When is it effective?</b>	<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>
<b>How long do I have to wait before I can receive my benefit?</b>	<p>Once you are approved for coverage, you will be eligible to collect your employer paid short term disability insurance benefit starting on the 1<sup>st</sup> day after your injury or 8<sup>th</sup> day of sickness. Your benefit could continue for up to 13 weeks.</p>
<b>If I'm disabled, can the amount of my benefit be reduced?</b>	<p>Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive.</p>

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## Important Details

The following is an overview of your employer paid 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 employer paid 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.

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 employer paid 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.



## Employer Paid Long Term Disability Insurance

Benefit Highlights <b>Forty-Niner Shops, Inc.</b>	
<b>What is employer paid long term disability insurance?</b>	Employer paid long term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury.  This highlight sheet is an overview of your employer paid long 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.
<b>What is disability?</b>	Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform with reasonable continuity the essential duties necessary to pursue your usual occupation in the usual or customary way. Once you have been disabled for 24 months following the elimination period, you are unable to engage with reasonable continuity in any occupation.
<b>Am I eligible?</b>	You are eligible if you are an active full time employee excluding Managers who works at least 40 hours per week on a regularly scheduled basis.
<b>How much coverage would I have?</b>	Your employer provides coverage that pays you a benefit of 66.67% of your earnings to a maximum monthly benefit of \$6,000 per month. This plan includes a minimum benefit of the greater of: 10% of the benefit based on monthly income loss before the deduction of other income benefits or \$100 per month. Earnings are defined as in The Hartford's contract with your employer.
<b>When can I enroll?</b>	As an eligible employee, you are automatically covered by employer paid long term disability insurance; you do not have to enroll.
<b>When is it effective?</b>	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.
<b>How long do I have to wait before I can receive my benefit?</b>	You must be disabled for at least 90 days before you can receive an employer paid long term disability insurance benefit payment.
<b>Can the duration or amount of my benefit be reduced?</b>	Yes. Your benefit duration may be reduced once you reach certain ages as specified in The Hartford's contract with your employer. In addition, as described below within the important details, your monthly long-term benefit may be reduced by other income you receive.

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**How long will my disability payments continue?**

If you become disabled prior to age 63, benefits may continue for as long as you remain disabled or until the greater of your Social Security normal retirement age or 4 years. If your disability occurs at age 63 or above, the number of payments may reduce.

**Important Details**

The following is an overview of your employer paid long 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 employer paid long 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

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

**Mental Illness, Alcoholism and Substance Abuse:**

- You can receive benefit payments for long-term disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months lifetime limit.

**Pre-existing Conditions:**

This policy will not provide coverage for any period of Disability beginning within the first 12 months of the effective date of your coverage under this policy if the period of disability is caused by or substantially contributed to by a pre-existing condition or the medical or surgical treatment of a Pre-existing condition.

You have a Pre-existing condition if:

- You received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 3 months immediately prior to the effective date of coverage under this Insurance; or
- You suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application and
- for which you received a physician's advice or treatment within 3 months before the date of your coverage under this policy; or
- which caused symptoms within 3 months before the date of issue for which a prudent person would usually seek medical advice or treatment.

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 that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- most personal disability policies
- Social Security increases

This benefit highlights sheet is an overview of the employer paid long 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.





## Basic Life and AD&D Insurance

Benefit Highlights

### Forty-Niner Shops, Inc.

<p><b>What is basic life and AD&amp;D insurance?</b></p>	<p>Your employer provides, at no cost to you, basic life and AD&amp;D insurance in an amount equal to 1 times your annual earnings to a maximum of \$100,000. Life 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 basic life and AD&amp;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><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time employee excluding Managers who works at least 40 hours per week on a regularly scheduled basis.</p>
<p><b>When can I enroll?</b></p>	<p>As an eligible employee, you are automatically covered by basic life and AD&amp;D insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
<p><b>When is it effective?</b></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><b>Benefit Reductions</b></p>	<p>By 30% of original amount @ 65, by 55% of original amount @ 70, by 70% of original amount @ 75 and by 80% of original amount @ 80. All coverage cancels at retirement.</p>
<p><b>What is a beneficiary?</b></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>

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<p><b>AD&amp;D Coverage</b></p>	<p>AD&amp;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"> <li>• 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.</li> <li>• 75% for paraplegia or triplegia (paralysis of three limbs).</li> <li>• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand or uniplegia.</li> </ul> <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><b>Can I keep my life coverage if I leave my employer?</b></p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group life coverage to your own individual policy (policies).</li> <li>• 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 \$100,000 and does not include coverage for your dependents. 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.</li> </ul>
<p><b>What is the Living Benefits Option?</b></p>	<p>If you are diagnosed as terminally ill with a 12 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>

**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.

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

<ul style="list-style-type: none"> <li>• sickness; disease; or any treatment for either;</li> <li>• any infection, except certain ones caused by an accidental cut or wound;</li> <li>• intentionally self-inflicted injury, suicide or suicide attempt;</li> <li>• war or act of war, whether declared or not;</li> </ul>	<ul style="list-style-type: none"> <li>• injury sustained while in the armed forces of any country or international authority;</li> <li>• taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;</li> <li>• injury sustained while committing or attempting to commit a felony;</li> <li>• the injured person's intoxication.</li> </ul>
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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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## Supplemental Life Insurance

Benefit Highlights <b>Forty-Niner Shops, Inc.</b>	
<b>What is supplemental life insurance?</b>	Supplemental life insurance is coverage that you pay for.  Supplemental life insurance pays your beneficiary (please see below) a benefit if you die while you are covered.  This highlight sheet is an overview of your supplemental life insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.
<b>Am I eligible?</b>	You are eligible if you are an active full time employee excluding Managers who works at least 40 hours per week on a regularly scheduled basis.
<b>When can I enroll?</b>	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.
<b>When is it effective?</b>	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.
<b>How much supplemental life insurance can I purchase?</b>	You can purchase supplemental life insurance in increments of 1 times your annual Earnings up to 5 times your annual Earnings.  The maximum amount you can purchase cannot be more than 5 times your annual earnings or \$500,000. Annual earnings are as defined in The Hartford's contract with your employer.
<b>I already have supplemental life insurance coverage; do I have to do anything?</b>	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.
<b>Am I guaranteed coverage?</b>	If you are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$500,000, you will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your current coverage, you will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.
<b>What is a beneficiary?</b>	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.

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<p><b>Are there other limitations to enrollment?</b></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><b>Spouse voluntary life insurance (includes domestic partner)</b></p>	<p>If you elect supplemental life insurance for yourself, you may choose to purchase spouse voluntary life insurance in the amount(s) of \$10,000.</p> <p>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 are newly eligible and elect an amount that exceeds the guaranteed issue amount of \$10,000, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before the excess can become effective. If you were previously eligible and are electing coverage for the first time or electing to increase your spouse's current coverage, your spouse will need to provide evidence of insurability that is satisfactory to The Hartford before coverage can become effective.</p>
<p><b>Child(ren) supplemental life insurance</b></p>	<p>If you elect supplemental life insurance for yourself, you may choose to purchase child(ren) supplemental life insurance coverage in the amount(s) of \$5,000 for each child – no medical information is required.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Child(ren) must be unmarried and their age must be from Live Birth but not yet 26 years to be covered.</li> <li>• Unmarried child(ren) over age 26 may be covered if they are disabled and primarily dependent upon the employee for financial support.</li> </ul>
<p><b>Does my coverage reduce as I get older?</b></p>	<p>Benefits do not reduce. All coverage cancels at retirement.</p>
<p><b>Can I keep my life coverage if I leave my employer?</b></p>	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> <li>• Converting your group life coverage to your own individual policy (policies).</li> <li>• 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.</li> </ul> <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><b>What is the living benefits option?</b></p>	<p>If you are diagnosed as terminally ill with a 12 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><b>Do I still pay my life insurance premiums if I become disabled?</b></p>	<p>If you become totally disabled before age 60 and your disability lasts for at least 6 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).

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.

This benefit highlights sheet is an overview of the 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.





## Voluntary Accidental Death and Dismemberment Insurance

Benefit highlights for:  
**Forty-Niner Shops, Inc.**

<p><b>What is voluntary accidental death and dismemberment insurance?</b></p>	<p>Voluntary accidental death and dismemberment insurance pays your beneficiary (please see below) a death benefit if you die due to a covered accident while you are insured. It also pays you a benefit for certain accidental losses. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p> <ul style="list-style-type: none"> <li>• Death benefits are paid in addition to any life insurance benefits.</li> <li>• Voluntary accidental death and dismemberment insurance pays benefits for accidental loss of limbs, thumb and index finger, speech, hearing, and sight.</li> <li>• Voluntary accidental death and dismemberment insurance covers losses that occur away from work or at work. Benefits are paid regardless of any worker's compensation benefits you collect.</li> </ul> <p>This highlight sheet is an overview of your voluntary accidental death and dismemberment insurance.</p>
<p><b>What does voluntary accidental death and dismemberment insurance cover?</b></p>	<p>You may receive benefits due to certain losses or death from an accident. The covered losses or death can occur up to 365 days after that accident. The policy pays for:</p> <ul style="list-style-type: none"> <li>• 100% of the amount of coverage you purchase in the event of accidental loss of life, or speech and hearing in both ears.</li> <li>• One-half (50%) for accidental loss of one hand or foot, sight of one eye, or speech or hearing in both ears.</li> <li>• One-quarter (25%) for accidental loss of thumb and index finger of the same hand.</li> </ul> <p>Additionally, your employer may have elected optional/supplemental benefits as part of your AD&amp;D coverage. Refer to the certificate of insurance for further information.</p> <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><b>What optional benefits has my employer selected as part of my voluntary accidental death and dismemberment insurance?</b></p>	<ul style="list-style-type: none"> <li>• Child Education Benefit</li> <li>• Coma Benefit</li> <li>• Common Disaster Benefit</li> <li>• Dependent Child Dismemberment Benefit</li> <li>• Repatriation Benefit</li> <li>• Seat Belt &amp; Air Bag</li> <li>• Spouse Education Benefit</li> <li>• Traumatic Brain Injury Benefit</li> <li>• Waiver of Premium</li> </ul>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active full time employee excluding Managers who works at least 40 hours per week on a regularly scheduled basis.</p>

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<b>When can I enroll?</b>	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.
<b>When is it effective?</b>	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.
<b>How much voluntary accidental death and dismemberment insurance can I purchase?</b>	<p>You can purchase voluntary accidental death and dismemberment insurance in increments of 1 times your annual Earnings up to 10 times your annual Earnings.</p> <p>The maximum amount you can purchase cannot be more than 10 times your annual earnings or \$500,000. Earnings are as defined in The Hartford's contract with your employer.</p>
<b>Does my coverage reduce as I get older?</b>	Benefits do not reduce.
<b>Do I have to provide medical information to receive coverage?</b>	No medical information is required. You are guaranteed the amount of coverage that you select, subject to maximum amounts defined in your policy.
<b>What is a beneficiary?</b>	<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>You are automatically the beneficiary for any dependent coverage and for any AD&amp;D losses other than life.</p>
<b>Voluntary accidental death and dismemberment insurance for your dependents (includes domestic partner)</b>	<p>You may also choose voluntary accidental death and dismemberment insurance for your spouse and/or dependent child(ren).</p> <p>You may choose voluntary accidental death and dismemberment insurance for your spouse in the following amounts:</p> <ul style="list-style-type: none"> <li>• 50% of the amount you select for yourself if you do not have any child(ren) whom you cover under this voluntary accidental death and dismemberment insurance policy.</li> <li>• 40% if you have child(ren) whom you cover under this voluntary accidental death and dismemberment insurance policy.</li> </ul> <p>You may not elect coverage for your spouse if your spouse is already covered as an employee under this policy.</p> <p>You may choose guaranteed voluntary accidental death and dismemberment insurance for each child from Live Birth but under age 26 in the following amounts:</p> <ul style="list-style-type: none"> <li>• 15% of the amount you select for yourself if you do not have a spouse whom you cover under this voluntary accidental death and dismemberment insurance policy</li> <li>• 10% if you have a spouse whom you cover under this voluntary accidental death and dismemberment insurance policy</li> </ul>



## Important Details

As is standard with most insurance, this voluntary accidental death and dismemberment insurance includes limitations and exclusions. Voluntary accidental death and dismemberment 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 the terms of your policy and other requirements. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

This benefit highlights sheet is an overview of the general purposes of the voluntary accidental death and dismemberment 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 policy, the terms of the insurance policy apply.

