



Exclusively for ISMS and CMS Members...
Group Term Life Insurance Plan
 HELP PROTECT YOUR FUTURE



How secure is your Future?

Some responsibilities must be taken more seriously than others. For example, take the decision to purchase life insurance. The importance of securing your family's financial future is obvious. Finding the right protection isn't always so clear-cut.

That's why The Chicago Medical Society and The Illinois State Medical Society are pleased to endorse this quality term life coverage for Illinois physicians, provided to you by Physicians' Benefits Trust. This plan is designed to specifically meet the needs of physicians and their families. It offers pure and simple protection, without cash values or other investment features, at an exceptionally low cost. Special features include discounts for non-smokers and coverage amounts over \$250,000. Plus, a new Living Benefits program which can advance life insurance proceeds before death to help pay nursing home costs or final medical expenses.

If you are an eligible member, both you and your spouse, and eligible employees, can apply. That's important. Because, as is often the case today, when there's more than one "wage-earner" or when you share family responsibilities, you need to protect all that you've worked for together.

This plan has been designed so that only members of The Illinois State Medical Society and The Chicago Medical Society are eligible to apply. It's the plan exclusively for members of our profession.

Benefits designed to meet the needs of you and your family.

GENEROUS MAXIMUMS

You have the freedom to apply for up to \$400,000 for yourself, up to \$200,000 for your spouse, and up to \$10,000 for each dependent child.

YOU DECIDE WHAT'S RIGHT FOR YOU

With different levels of coverage, this plan is designed to suit your needs. You can use it to provide basic protection, or to update existing insurance.

THE RATES YOU WANT

As one of the largest providers of life insurance in the U.S., The Hartford offers you excellent coverage at competitive rates.

**See rate chart for benefit and age reduction.*

WAIVER OF PREMIUM

If you become Totally Disabled for six months or more before age 60, you don't have to worry about premium payments. Your insurance will be kept in force, free of charge, while you remain disabled, up to age 70.

PROTECTION THAT LASTS

If you change jobs or residence, the coverage you have under this plan moves with you.

What do I need to know?

Q Who is eligible to apply?

A All members of the Chicago Medical Society and the Illinois State Medical Society and their spouses ages 18-64, who are U.S. residents and not in full-time service in the United States Armed Forces, are eligible to apply. Employees of members are also eligible to apply for this program.

Q Will I need a medical exam?

A To apply, simply fill out the application. Acceptance into this plan is subject to medical evidence of insurability as determined by The Hartford¹. 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.

Q Do I have to wait long for my coverage to take effect?

A No! Your insurance takes effect on the 1st of the month following the date on which your application is approved and you pay the first premium due. If you are not actively at work on that date, then your effective date will be postponed until the first day of the month following the date you are performing the full-time duties of your occupation. If you are not employed and cannot perform the customary activities of a person of like age or sex in good health on that date, then your effective date will

be postponed until the first day of the month following the date you can perform the customary activities of a person of like age or sex in good health.

Q Can my policy be cancelled because of poor health?

A No! As long as you continue to pay your premium and remain a member of the Chicago Medical Society or Illinois State Medical Society or an employee of a member and the Master Policy is in force, no medical evidence is required to renew your coverage. You'll never be singled out for cancellation.

**please see back of brochure for termination.*

Q Can I reapply for non-smoker rates if I stop smoking?

A Yes! You can reapply for non-smoking rates as long as you have not smoked cigarettes, cigars or a pipe, or used chewing tobacco, nicotine chewing gum or snuff during the prior 12 months and you meet The Hartford's evidence of insurability standards.

Q Are there any Exclusions?

A Suicide, while sane or insane (in Missouri, while sane) is excluded from coverage for two years from the effective date of each person's coverage. However, if suicide is committed during the first two years, we will refund the premiums paid up to the time of death.

More Advantages

VALUE DISCOUNT

If you purchase a benefit of \$250,000 or more, your entire premium will be discounted by 10%.

NON-SMOKER DISCOUNT

If you qualify for non-smoker status, you will be eligible for a substantial premium discount. (See the rate table on the application form - discount amounts vary by age.)

LIVING BENEFITS

Paying for medical expenses in the event of a lingering, terminal illness can be financially devastating.

With Hartford's Living Benefits, if you are diagnosed with a terminal illness or are permanently confined to a nursing home, you can receive an advance of up to 25% of your coverage to a maximum of \$50,000 - and there are **no additional premiums** required.

The Hartford

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

Termination:

Coverage of an Insured Person terminates on the earliest to occur of: the date this Policy is cancelled; or the Premium Due Date on or next following the date he or she: attains this Policy Age Limit, if any, shown in the Schedule; the Premium Due Date he or she fails to pay any required premium contribution, subject to the Grace Period provision; or with respect to a Spouse of a member; the date that he or she is legally separated or divorced from the member.; with respect to an employee of a member, the date that he or she is no longer Actively-at Work for the member.

NOTICE OF INSURANCE INFORMATION PRACTICES

Your application is our major source of information. However, Hartford Life Insurance Company may also collect or verify information by contacting individuals or organizations which have information or records about you or others to be insured.

Information regarding your insurability will be treated as confidential. Such information will not be disclosed to others without your authorization, except to the extent necessary for the conduct of our business. Hartford Life Insurance Company or its reinsurer(s) may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another Bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information in its file.

Hartford Life Insurance Company or its reinsurer(s) may also release information in your file to other insurance companies to which you may apply for life or health insurance, or to which a claim for benefits may be submitted.

Upon written request, Hartford Life Insurance Company will provide you with information in your file. Medical information will be disclosed only through a physician you designate. Details regarding your right to correct or amend information in your file will be furnished upon written request.

If you would like further details, contact Hartford Life Insurance Company, P.O. Box 2999, Simsbury, CT 06104-2999, Attn: Group Benefits Division.

This brochure explains the general purpose of the insurance program. All Benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. This program may vary and may not be available to residents of all states.

Policy Form Number SRP-1153(HL)(1398)

QUESTIONS? Call us toll-free: 1-800-621-0748
or visit us at: www.pbtinsurance.com

Arranged by:



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Simsbury, CT. Policy AGL-1398