

Separate Insurance Benefits Plan (ITT Hartford)

ACTIVE MEMBERS

Death Benefit

Benefit is **\$5,000** and is payable upon the officer's death whether the cause is accidental or due to illness. (on / off duty)

If line of duty death, an addition **\$2,100** is payable to the designated beneficiary

Accident Benefit

One hundred and forty dollars (**\$140**) per week while hospitalized due to an **accidental injury**, not to exceed 13 weeks. Benefits begin accruing on the first day of hospital confinement.

Sixty dollars (**\$60**) per week out-of-hospital benefit. Benefits begin accruing on the first day of disability or the first day of convalescence following a hospital confinement and continue for a period not to exceed 52 weeks. Must be unable to perform *normal duties* as a result of an **accidental injury**.

Sickness Benefits

One hundred and forty dollars (**\$140**) per week while hospitalized due to an **illness**, not to exceed 13 weeks. Benefits begin accruing on second (2nd) day of hospital confinement.

There are no *out-of-hospital* benefits for illness.

RETIRED MEMBERS

Death Benefits

Death benefit is reduced to **\$4,000** and continues for life or as long as funds are available for the program.

Accident Benefits

Same as for active members with the exception that there are no out-of-hospital benefits.

Sickness Benefits

Same as for active members.

There are no *out-of-hospital* benefits for illness.

Accident and sickness benefits continue as described above for retired members until age **65**. Upon reaching age **65** the sickness clause of the contract is terminated and benefits for accidental injury requiring hospital confinement are reduced to **\$105** per week.