



INCOME PROTECTION FROM THE HARTFORD



Long-Term Disability Benefit Highlights

<p>What is Long-Term Disability Insurance?</p>	<p>Long-Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury</p> <p>This highlight sheet is an overview of your 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.</p>
<p>What is disability?</p>	<p>Disability is defined in The Hartford's* contract with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings.</p> <p>Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active benefit eligible employee who is Actively at Work for the Employer and who works at least 20 hours per week and you are to continue in the employment for a term of at least 4 ½ months or appointed for at least 50% of a standard full-time appointment excluding those individuals who are covered under another group disability program provided by the Medical Practice Plan (MSRDP/PRS) Benefits.</p>
<p>How much coverage would I have?</p>	<p>Long-Term Disability Insurance pays you a benefit of 60% of Monthly Earnings to a maximum benefit of \$12,025 per month subject to reduction by deductible sources of income or <i>Disability Earnings</i>.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy.</p>
<p>How long do I have to wait before I can receive my benefit?</p>	<p>You must be disabled for at least 90 days before you can receive a Long-Term Disability benefit payment.</p>
<p>Are there other limitations to enrollment?</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 must 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>

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

Can the amount of my benefit be reduced?	Yes. Your benefit may be reduced once you reach certain ages specified in The Hartford's contract with your employer. In addition, as described below, your monthly Long-Term benefit may be reduced by other income you receive.
How long will my disability payments continue?	For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act.), whichever is sooner.

Important Details

The following is an overview of your 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 Long-Term Disability benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- Military service for any country engaged in war or other armed conflict
- 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 month lifetime limit.

Pre-existing Conditions: Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for 3 months before the effective date of your insurance, or
- You have been insured under this coverage for 12 months prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

For example, if you currently take prescription drugs for a heart condition, you would be insured for a disability caused by your heart condition if you went treatment free for 12 months from your effective date, or, you would be insured for a disability caused by your heart condition after you have been insured under the policy for 12 months.

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
- The portion of your Long -Term Disability payment that you place in an IRS-approved account to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing

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- Most personal disability policies
- Social Security increases

This Benefit Highlights Sheet is an overview of the 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.

Underwritten by:
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