



## *Frequently Asked Questions concerning Short Term Disability*

*When you can't work because of sickness or accidental injury, your income may stop but your living expenses don't.*

The University of Texas System is offering you the opportunity to protect yourself and your family against loss of income because of time off work due to non-occupational sickness or accidental injury with **Voluntary Short Term Disability (STD)** insurance from The Hartford<sup>1</sup>.

You are eligible to enroll in the program if you are an employee who works at least 20 hours per week and expected to work for a period of at least 4 ½ months, or appointed for at least 50% of a standard full-time appointment.

Only your policy can give you the actual terms of your coverage. However, we've summarized the basic elements of the plan for you in this document. Please read this information and choose the coverage that fits your needs.

*How to enroll in the STD plan:*

If you were previously eligible and did not enroll during the 2004 annual enrollment, you will be required to complete an Evidence of insurability form. However, if you become disabled during the first 12 months of coverage due to a pre-existing condition (one for which you sought treatment within the 3 months before your coverage began), STD benefits will be limited to a maximum of 4 weeks following the elimination period. A condition will no longer be considered pre-existing after you have been covered for 12 months.

*After an elimination period, a weekly benefit is payable.*

The elimination period is the period of time you cannot work because of illness or a non-occupational injury before STD benefits become payable. It is the longer length of time during which you exhaust your sick leave or 30 days.

*After the elimination period, you are considered "disabled" and eligible for benefits if you are under a doctor's care and either of the following definitions applies to you:*

1. **Occupation Definition**—You're unable to perform the duties of your regular occupation because of sickness or non-occupational injury.
- OR -
2. **Earnings Definition**—You're working, but you are unable to earn more than 80% of your pre-disability earnings because of sickness or accidental injury.

*The plan pays a weekly benefit.*

The benefit amount is 60% of your weekly earnings, up to a maximum of \$693.00 per week for 22 weeks or until you are approved for LTD benefit payments if eligible.



*Affordable premiums conveniently paid through payroll deduction.*

To calculate your monthly premium cost that will be deducted from your paycheck, divide your monthly salary by 100. Monthly Salary in excess of \$5,000 is not included in the calculation. Multiply the result by 0.51.

*Benefits will end on the earliest of the following dates:*

- When you are no longer considered disabled;
- When LTD benefits are approved (if you are enrolled in the LTD program); or
- 22 weeks after the elimination period has been satisfied (if you are not enrolled in the LTD program)

*Enrolling is easy.*

Simply enroll via the UT Touch system when you are making your 2005 Annual Enrollment selections. Information about how to enroll using the UT Touch can be found within the 2005 Annual Enrollment Booklet or on the [www.utsystem.edu/egi](http://www.utsystem.edu/egi).

*Exclusions:*

STD benefits are not payable for disabilities resulting from war, suicide or felony, occupational accident or sickness, or while incarcerated.

<sup>1</sup>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 Life Group Insurance Company.

This flyer explains the general purposes of the coverage described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to your employer.