



# INCOME PROTECTION FROM THE HARTFORD



## Short-Term Disability Benefit Highlights

<p><b>What is Short-Term Disability Insurance?</b></p>	<p>Short-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 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>
<p><b>What is disability?</b></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><b>Am I eligible?</b></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</p>
<p><b>How much coverage would I have?</b></p>	<ul style="list-style-type: none"> <li>• <b>Short-Term Disability</b> Insurance pays you a benefit of 60% of your weekly earnings to a maximum of \$693 per week subject to reduction by deductible sources of income or <i>Disability Earnings</i>.</li> </ul> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy.</p>
<p><b>How long do I have to wait before I can receive my benefit?</b></p>	<p>Once you are approved for coverage, you will be eligible to collect your Short-Term Disability benefit starting on the 31st day after the date of your disability. Your benefit would continue for an additional 22 weeks. For Disability caused by a Pre-Existing Condition, your benefit would continue for up to 4 weeks.</p>
<p><b>If I'm disabled, can the amount of my benefit be reduced?</b></p>	<p>Yes. As described on the following page, your monthly Short-Term benefit may be reduced by other income you receive.</p>
<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 must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p> <p>This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.</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.

## Important Details

The following is an overview of your 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 Short-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
- 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.

**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 insurance, 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 insurance for 12 months before your disability starts, 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.

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
- The portion of your Short -Term Disability payment that you place in an IRS-approved account designed to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Personal disability policies
- Social Security increases

This Benefit Highlights Sheet is an overview of the 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.

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Underwritten by:  
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