

DisabilityFLEX® (GROUP VOLUNTARY SHORT-TERM DISABILITY INSURANCE) BENEFIT HIGHLIGHTS



Just over 1 in 4 of today's 20 year-olds will become disabled before they retire (age 67).¹

Missouri State University

A disability can happen to anyone. A back injury, pregnancy, or serious illness can lead to months without a regular paycheck. If you're unable to work for a short period of time due to a non-work-related condition, illness or injury, short-term disability insurance offers financial protection by paying you a portion of your earnings.



To learn more about DisabilityFLEX insurance, visit thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

You have a choice of two disability plans, which allows you the flexibility to enroll for the coverage that best meets your needs.

BENEFITS		OPTION 1	OPTION 2
Benefit Amount	You may choose your weekly benefit. Benefits are in \$100 increments, not to exceed 60% of your weekly earnings.	\$100 - \$2,000	\$100 - \$2,000
Benefit Starts	You may choose when you want your benefit to start.	Day 15	Injury: Day 1 Illness: Day 8
Benefit Duration		26 weeks	26 weeks

PREMIUMS

See the Premium Worksheet.²

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis. Employees working in California, Hawaii, New Jersey, Rhode Island or Puerto Rico are not eligible for coverage.

AM I GUARANTEED COVERAGE?

You may elect coverage without providing evidence of insurability during your scheduled initial enrollment period.

You may also elect coverage if you initially declined, increase coverage or change your existing coverage outside your scheduled initial enrollment period and during a family status period by providing evidence of insurability. Coverage would become effective if your application is approved.

This coverage is subject to a pre-existing condition limitation, which is detailed on the Limitations & Exclusions sheet.³

HOW DO I PAY FOR THIS INSURANCE?

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don't have to worry about writing a check or missing a payment.

WHAT DOES IT MEAN TO BE DISABLED?

Disability is defined in The Hartford's certificate with your employer. Before benefits start, disabled means, due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning 20% or less of your pre-disability weekly earnings. After benefits start, if you are disabled and working, you must earn more than 20% but less than 80% of your pre-disability earnings to receive benefits.

Pre-disability earnings are defined in your policy.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

Subject to any eligibility waiting period established by your employer, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

You must be actively at work with your employer on the day your coverage takes effect.

WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

WILL MY BENEFIT BE REDUCED FOR ANY REASON?

Your benefits are not reduced by any benefit for loss of income received as a result of a disability such as Social Security, other employer-based insurance coverage you may have, settlements or judgment for income loss, unemployment benefits, or retirements benefits that your employer fully or partially pays for (such as a pension).

If you are disabled and working, your benefit amount may be reduced.

¹U.S. Social Security Administration Fact Sheet: <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>, as viewed on October 14, 2020.

²Rates and/or benefits may be changed. Rates are based on the age of the insured person and increase on January 1 of each year as you enter each new age category.

³The Short Term Disability policy contains a Pre-Existing Condition Limitation. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

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LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

DisabilityFLEX® (GROUP SHORT TERM DISABILITY INSURANCE) LIMITATIONS AND EXCLUSIONS

GENERAL EXCLUSIONS

- You must be under the regular care of a physician to receive benefits.
- You cannot receive disability insurance benefit payments for disabilities that are caused or contributed to by:
 - War or act of war (declared or not)
 - The commission of, or attempt to commit a felony
 - An intentionally self-inflicted injury
 - Your being engaged in an illegal occupation
 - Sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
 - Sickness or injury sustained as a result of doing any work for pay or profit for another employer, including self-employment

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 certificate, 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
- If you are unable to satisfy one of the requirements above, your coverage will be limited to a maximum of 4 weeks of benefits for that disability

THIS POLICY PROVIDES LIMITED BENEFITS.

This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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