

GROUP BENEFITS

Long Term Disability



**THE
HARTFORD**

<p>What is Long-Term Disability Insurance?</p>	<p>Long-Term Disability (LTD) 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 LTD 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>Why do I need Long-Term Disability Coverage?</p>	<p>Most accidents and injuries that keep people off the job happen outside the workplace and therefore are not covered by worker's compensation. When you consider that nearly three in 10 workers entering the workforce today will become disabled before retiring¹, it's protection you won't want to be without. ¹ Social Security Administration, Fact Sheet 2007.</p>
<p>What is disability?</p>	<p>Disability is defined in The Hartford's contract. The contract states that for the purposes of the LTD policy, during the Elimination Period of 90 days, 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 policy. After the Elimination Period of 90 days, 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 policy, and as a result, your current monthly earnings are less than 80% 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 less than 80% of your pre-disability earnings.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active employee who works at least 20 hours per week on a regularly scheduled basis.</p>
<p>How much coverage would I have?</p>	<p>As an eligible employee, you must choose from one of two coverage levels. The maximum LTD benefit you could receive is \$12,000 per month.</p> <ul style="list-style-type: none"> • Option 1: 60% • Option 2: 65% <p>Your plan includes a minimum benefit of 10% of your earnings or \$100 per month. Earnings are defined as in The Hartford's contract with your employer.</p>
<p>When can I enroll?</p>	<p>You must select a coverage level as a new hire. Changes to your coverage level can be made only during your employer's Annual Enrollment period.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be Actively at Work with your employer on the day your coverage takes effect.</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 LTD benefit payment.</p>
<p>Can the duration or amount of my benefit be reduced?</p>	<p>Yes. Your benefit duration may be reduced once you reach certain ages specified in The Hartford's contract with your employer. In addition, as described below within the Important Notes, your monthly LTD benefit may be reduced by other income you receive.</p>

The Hartford is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies; Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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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.
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Important Details

The following is an overview of your LTD 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 LTD benefit payments for disabilities that are caused or contributed to by:

<ul style="list-style-type: none"> ▪ War or act of war (declared or not) ▪ The commission of, or attempt to commit a felony ▪ An intentionally self-inflicted injury 	<ul style="list-style-type: none"> ▪ 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.
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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 the length of time specified in the contract before the effective date of your insurance, or
- You have been insured under this coverage for length of time specified in the contract 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.

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

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| <ul style="list-style-type: none"> ▪ Social Security Disability Insurance (please see next section for exceptions) ▪ Workers' Compensation ▪ Other employer-based Insurance coverage you may have | <ul style="list-style-type: none"> ▪ Unemployment benefits ▪ Settlements or judgments for income loss ▪ Retirement benefits that your employer fully or partially pays for (such as a pension plan.) |
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Your benefit payments **will not be reduced** by certain kinds of other income, such as:

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| <ul style="list-style-type: none"> ▪ 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. | <ul style="list-style-type: none"> ▪ Your personal savings, investments, IRAs or Keoghs ▪ Profit-sharing ▪ Most personal disability policies ▪ Social Security increases |
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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.

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