



Voluntary Short-Term Disability Insurance

Benefit Highlights San Diego County Office Of Education	
What is voluntary short-term disability insurance?	Voluntary short-term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury. This highlight sheet is an overview of your voluntary short-term disability insurance.
What is disability?	Disability is defined in The Hartford's contract with your employer. As a result of sickness or injury you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual or customary way. 'Substantial and material acts' means acts that are normally required for the performance of your usual occupation and cannot be reasonably omitted or modified.
Am I eligible?	You are eligible if you are an active full time employee who works at least 20 hours per week on a regularly scheduled basis.
How much coverage would I have?	You may purchase coverage that would pay you a benefit of 66 2/3% of your weekly earnings. The maximum voluntary short-term disability insurance benefit you could receive is \$1,731 per week. Earnings are defined as in The Hartford's contract with your employer.
When can I enroll?	You can enroll during your scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.
When is it effective?	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.
How long do I have to wait before I can receive my benefit?	Once you are approved for coverage, you will be eligible to collect your voluntary short-term disability insurance benefit starting on the 15 th day after your injury or 15 th day of sickness. Your benefit could continue for up to 52 weeks.
If I'm disabled, can the amount of my benefit be reduced?	Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive.
Are there other limitations to enrollment?	The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability. If this is the first time you are eligible to elect coverage, evidence of insurability is not required. If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.

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 Fire Insurance Company. Home Office is Hartford, CT.

Important Details

The following is an overview of your voluntary short-term disability insurance.

Exclusions:

You cannot receive voluntary short-term 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
- 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

This policy will not provide coverage for any period of disability beginning within the first 12 months of the effective date of your coverage under this policy if the period of disability is caused by or substantially contributed to by a pre-existing condition or the medical or surgical treatment of a pre-existing condition. You have a pre-existing condition if:

- you received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 6 months immediately prior to the effective date of coverage under this policy; or
- you suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application and
 - for which you received a physician's advice or treatment within 6 months before the date of your coverage under this policy; or
- which caused symptoms within 6 months before the date of issue for which a prudent person would usually seek medical advice or treatment.

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
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- personal disability policies
- Social Security increases

This benefit highlight sheet is an overview of the voluntary 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.