



Voluntary Long-Term Disability Insurance

Benefit Highlights

San Diego County Office Of Education

What is voluntary long-term disability insurance?	<p>Voluntary long term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your voluntary long-term disability insurance.</p>
What is disability?	<p>Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform with reasonable continuity the essential duties (as defined in the policy) necessary to pursue your occupation in the usual or customary way. Once you have been disabled for 24 months following the elimination period (as defined in the policy), you are unable to engage with reasonable continuity in any occupation.</p>
Am I eligible?	<p>You are eligible if you are an active full time employee who works at least 20 hours per week on a regularly scheduled basis.</p>
How much coverage would I have?	<p>You may purchase coverage that pays you 75% of your earnings for the first 12 months and 60% of your earnings thereafter. The maximum monthly benefit is \$7,500. This plan includes a minimum benefit of \$100 per month.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
When can I enroll?	<p>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.</p>
When is it effective?	<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>
How long do I have to wait before I can receive my benefit?	<p>You must be disabled for at least 365 days before you can receive a voluntary long term disability insurance benefit payment.</p>
Are there other limitations to enrollment?	<p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability.</p> <p>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.</p>
Can the duration or amount of my benefit be reduced?	<p>Yes. Your benefit duration may be reduced once you reach certain ages as specified in The Hartford's contract with your employer. In addition, as described below within the important details, your monthly long-term benefit may be reduced by other income you receive.</p>
How long will my disability payments continue?	<p>If you become disabled prior to age 63, benefits may continue for as long as you remain disabled or until you reach your Social Security normal retirement age. If your disability occurs at age 63 or above, the number of payments may reduce.</p>
Can I keep my LTD coverage if I leave my employer?	<p>Yes, subject to the contract, you have the option of converting your group LTD coverage to your own individual policy (policies).</p>

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 long term disability insurance.

Exclusions:

You cannot receive voluntary long 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

You must be under the regular care of a physician to receive benefits.

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 months lifetime limit.

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 that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- most personal disability policies
- Social Security increases

This benefit highlight sheet is an overview of the voluntary 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.