

BENEFIT HIGHLIGHTS FOR:

Pharr-San Juan-Alamo Independent School District

EDUCATOR DISABILITY INSURANCE OVERVIEW

What is Educator Disability Income Insurance? Educator Disability insurance combines the features of a short-term and long-term disability plan into one policy. The coverage pays you a portion of your earnings if you cannot work because of a disabling illness or injury. The plan gives you the flexibility to choose a level of coverage to suit your need.

You have the opportunity to purchase Disability Insurance through your employer. This highlight sheet is an overview of your Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Why do I need Disability Insurance Coverage? **More than half** of all personal bankruptcies and mortgage foreclosures are a consequence of disability¹
¹ Facts from LIMRA, 2016 Disability Insurance Awareness Month

The average worker faces a **1 in 3 chance** of suffering a job loss lasting 90 days or more due to a disability²

²Facts from LIMRA, 2016 Disability Insurance Awareness Month

Only 50% of American adults indicate they have enough savings to cover three months of living expenses in the event they're not earning any income³

³Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2018

ELIGIBILITY AND ENROLLMENT

Eligibility You are eligible if you are an active employee who works at least 20 hours per week on a regularly scheduled basis.

Enrollment You can enroll in coverage within 31 days of your date of hire or during your annual enrollment period.

Effective Date Coverage goes into effect subject to the terms and conditions of the policy. You must satisfy the definition of Actively at Work with your employer on the day your coverage takes effect.

Actively at Work You must be at work with your Employer on your regularly scheduled workday. On that day, you must be performing for wage or profit all of your regular duties in the usual way and for your usual number of hours. If school is not in session due to normal vacation or school break(s), Actively at Work shall mean you are able to report for work with your Employer, performing all of the regular duties of Your Occupation in the usual way for your usual number of hours as if school was in session.

FEATURES OF THE PLAN

Benefit Amount You may purchase coverage that will pay you a monthly flat dollar benefit in \$100 increments between \$200 and \$8,000 that cannot exceed 66 2/3% of your current monthly earnings. Earnings are defined in The Hartford's contract with your employer.

Elimination Period You must be disabled for at least the number of days indicated by the elimination period that you select before you can receive a Disability benefit payment. The elimination period that you select consists of two numbers. The first number shows the number of days you must be disabled by an accident before your benefits can begin. The second number indicates the number of days you must be disabled by a sickness before your benefits can begin.

For those employees electing an elimination period of 30 days or less, if you are confined to a hospital for 24 hours or more due to a disability, the elimination period will be waived, and benefits will be payable from the first day of hospitalization.

Maximum Benefit Duration Benefit Duration is the maximum time for which we pay benefits for disability resulting from sickness or injury. Depending on the schedule selected and the age at which disability occurs, the maximum duration may vary. Please see the applicable schedules below based on your election of either the **Premium** or **Select** benefit option.

Premium Option: For the **Premium** benefit option – the table below applies to disabilities resulting from **sickness or injury**.

Select Option: For the **Select** benefit option – the table below applies to disabilities resulting from **injury**.

Age Disabled	Maximum Benefit Duration
Prior to 63	To Normal Retirement Age or 48 months if greater
Age 63	To Normal Retirement Age or 42 months if greater
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and older	18 months

Select Option: For the **Select** benefit option – the table below applies to disabilities resulting from **sickness**.

Age Disabled	Maximum Benefit Duration
Prior to 65	5 Years
Age 65-69	To Age 70, but not less than one year
Age 70 and older	1 Year

Mental Illness, Alcoholism and Substance Abuse, Self-Reported or Subjective Illness: You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse or self-reported or subjective illness for a total of 24 months for all disability periods during your lifetime.

Duration 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.

Partial Disability Partial Disability is covered provided you have at least a 20% loss of earnings and duties of your job.

Other Important Benefits **Survivor Benefit** - If you die while receiving disability benefits, a benefit will be paid to your spouse or child under age 26, equal to three times your last monthly gross benefit.

The Hartford's Ability Assist service is included as a part of your group Long Term Disability (LTD) insurance program. You have access to Ability Assist services both prior to a disability and after you've been approved for an LTD claim and are receiving LTD benefits. Once you are covered you are eligible for services to provide assistance with child/elder care, substance abuse, family relationships and more. In addition, LTD claimants and their immediate family members receive confidential services to assist them with the unique emotional, financial and legal issues that may result from a disability. Ability Assist services are provided through **ComPsych®**, a leading provider of employee assistance and work/life services.

Travel Assistance Program – Available 24/7, this program provides assistance to employees and their dependents who travel 100 miles from their home for 90 days or less. Services include pre-trip information, emergency medical assistance and emergency personal services.

Identity Theft Protection – An array of identity fraud support services to help victims restore their identity. Benefits include 24/7 access to an 800 number; direct contact with a certified caseworker who follows the case until it's resolved; and a personalized fraud resolution kit with instructions and resources for ID theft victims.

Workplace Modification provides for reasonable modifications made to a workplace to accommodate your disability and allow you to return to active full-time employment.

PROVISIONS OF THE PLAN

Definition of Disability Disability is defined as 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 conditions covered by the insurance, and as a result, your current monthly earnings are 80% or less of your pre-disability earnings.

One you have been disabled for 24 months, you must be prevented from performing one or more essential duties of any occupation, and as a result, your monthly earnings are 66 2/3% or less of your pre-disability earnings.

Pre-Existing Condition Limitation Your policy limits the benefits you can receive for a disability caused by a pre-existing condition. In general, if you were diagnosed or received care for a disabling condition within the 3 consecutive months just prior to the effective date of this policy, your benefit payment will be limited, unless: You have been insured under this policy for 12 months before your disability begins.

If your disability is a result of a pre-existing condition, we will pay benefits for a maximum of 1 month.

Continuity of Coverage If you were insured under your district's prior plan and not receiving benefits the day before this policy is effective, there will not be a loss in coverage and you will get credit for your prior carrier's coverage.

Recurrent Disability *What happens if I Recover but become Disabled again?*
Periods of Recovery during the Elimination Period will not interrupt the Elimination Period, if the number of days You return to work as an Active Employee are less than one-half (1/2) the number of days of Your Elimination Period.
Any day within such period of Recovery, will not count toward the Elimination Period.

Benefit Integration Your benefit may be reduced by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance
- State Teacher Retirement Disability Plans
- Workers' Compensation
- Other employer-based disability insurance coverage you may have
- Unemployment benefits
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your plan includes a minimum benefit of 25% of your elected benefit.

General Exclusions You cannot receive 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
 - You must be under the regular care of a physician to receive benefits
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Termination Provisions Your coverage under the plan will end if:

- The group plan ends or is discontinued
- You voluntarily stop your coverage
- You are no longer eligible for coverage
- You do not make the required premium payment
- Your active employment stops, except as stated in the continuation provision in the policy

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This Benefit Highlights Sheet explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this Benefit Highlights Sheet and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. © 2020 The Hartford.

Pharr-San Juan-Alamo Independent School District

Select Option – Monthly Premium Cost

(based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	Accident / Sickness Elimination Period in Days					
			0 / 3	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
\$3,600	\$300	\$200	\$4.42	\$3.38	\$2.96	\$1.88	\$1.64	\$1.24
\$5,400	\$450	\$300	\$6.63	\$5.07	\$4.44	\$2.82	\$2.46	\$1.86
\$7,200	\$600	\$400	\$8.84	\$6.76	\$5.92	\$3.76	\$3.28	\$2.48
\$9,000	\$750	\$500	\$11.05	\$8.45	\$7.40	\$4.70	\$4.10	\$3.10
\$10,800	\$900	\$600	\$13.26	\$10.14	\$8.88	\$5.64	\$4.92	\$3.72
\$12,600	\$1,050	\$700	\$15.47	\$11.83	\$10.36	\$6.58	\$5.74	\$4.34
\$14,400	\$1,200	\$800	\$17.68	\$13.52	\$11.84	\$7.52	\$6.56	\$4.96
\$16,200	\$1,350	\$900	\$19.89	\$15.21	\$13.32	\$8.46	\$7.38	\$5.58
\$18,000	\$1,500	\$1,000	\$22.10	\$16.90	\$14.80	\$9.40	\$8.20	\$6.20
\$19,800	\$1,650	\$1,100	\$24.31	\$18.59	\$16.28	\$10.34	\$9.02	\$6.82
\$21,600	\$1,800	\$1,200	\$26.52	\$20.28	\$17.76	\$11.28	\$9.84	\$7.44
\$23,400	\$1,950	\$1,300	\$28.73	\$21.97	\$19.24	\$12.22	\$10.66	\$8.06
\$25,200	\$2,100	\$1,400	\$30.94	\$23.66	\$20.72	\$13.16	\$11.48	\$8.68
\$27,000	\$2,250	\$1,500	\$33.15	\$25.35	\$22.20	\$14.10	\$12.30	\$9.30
\$28,800	\$2,400	\$1,600	\$35.36	\$27.04	\$23.68	\$15.04	\$13.12	\$9.92
\$30,600	\$2,550	\$1,700	\$37.57	\$28.73	\$25.16	\$15.98	\$13.94	\$10.54
\$32,400	\$2,700	\$1,800	\$39.78	\$30.42	\$26.64	\$16.92	\$14.76	\$11.16
\$34,200	\$2,850	\$1,900	\$41.99	\$32.11	\$28.12	\$17.86	\$15.58	\$11.78
\$36,000	\$3,000	\$2,000	\$44.20	\$33.80	\$29.60	\$18.80	\$16.40	\$12.40
\$37,800	\$3,150	\$2,100	\$46.41	\$35.49	\$31.08	\$19.74	\$17.22	\$13.02
\$39,600	\$3,300	\$2,200	\$48.62	\$37.18	\$32.56	\$20.68	\$18.04	\$13.64
\$41,400	\$3,450	\$2,300	\$50.83	\$38.87	\$34.04	\$21.62	\$18.86	\$14.26
\$43,200	\$3,600	\$2,400	\$53.04	\$40.56	\$35.52	\$22.56	\$19.68	\$14.88
\$45,000	\$3,750	\$2,500	\$55.25	\$42.25	\$37.00	\$23.50	\$20.50	\$15.50
\$46,800	\$3,900	\$2,600	\$57.46	\$43.94	\$38.48	\$24.44	\$21.32	\$16.12
\$48,600	\$4,050	\$2,700	\$59.67	\$45.63	\$39.96	\$25.38	\$22.14	\$16.74
\$50,400	\$4,200	\$2,800	\$61.88	\$47.32	\$41.44	\$26.32	\$22.96	\$17.36
\$52,200	\$4,350	\$2,900	\$64.09	\$49.01	\$42.92	\$27.26	\$23.78	\$17.98
\$54,000	\$4,500	\$3,000	\$66.30	\$50.70	\$44.40	\$28.20	\$24.60	\$18.60
\$55,800	\$4,650	\$3,100	\$68.51	\$52.39	\$45.88	\$29.14	\$25.42	\$19.22
\$57,600	\$4,800	\$3,200	\$70.72	\$54.08	\$47.36	\$30.08	\$26.24	\$19.84
\$59,400	\$4,950	\$3,300	\$72.93	\$55.77	\$48.84	\$31.02	\$27.06	\$20.46
\$61,200	\$5,100	\$3,400	\$75.14	\$57.46	\$50.32	\$31.96	\$27.88	\$21.08
\$63,000	\$5,250	\$3,500	\$77.35	\$59.15	\$51.80	\$32.90	\$28.70	\$21.70
\$64,800	\$5,400	\$3,600	\$79.56	\$60.84	\$53.28	\$33.84	\$29.52	\$22.32
\$66,600	\$5,550	\$3,700	\$81.77	\$62.53	\$54.76	\$34.78	\$30.34	\$22.94
\$68,400	\$5,700	\$3,800	\$83.98	\$64.22	\$56.24	\$35.72	\$31.16	\$23.56
\$70,200	\$5,850	\$3,900	\$86.19	\$65.91	\$57.72	\$36.66	\$31.98	\$24.18
\$72,000	\$6,000	\$4,000	\$88.40	\$67.60	\$59.20	\$37.60	\$32.80	\$24.80
\$73,800	\$6,150	\$4,100	\$90.61	\$69.29	\$60.68	\$38.54	\$33.62	\$25.42
\$75,600	\$6,300	\$4,200	\$92.82	\$70.98	\$62.16	\$39.48	\$34.44	\$26.04
\$77,400	\$6,450	\$4,300	\$95.03	\$72.67	\$63.64	\$40.42	\$35.26	\$26.66
\$79,200	\$6,600	\$4,400	\$97.24	\$74.36	\$65.12	\$41.36	\$36.08	\$27.28
\$81,000	\$6,750	\$4,500	\$99.45	\$76.05	\$66.60	\$42.30	\$36.90	\$27.90
\$82,800	\$6,900	\$4,600	\$101.66	\$77.74	\$68.08	\$43.24	\$37.72	\$28.52
\$84,600	\$7,050	\$4,700	\$103.87	\$79.43	\$69.56	\$44.18	\$38.54	\$29.14
\$86,400	\$7,200	\$4,800	\$106.08	\$81.12	\$71.04	\$45.12	\$39.36	\$29.76
\$88,200	\$7,350	\$4,900	\$108.29	\$82.81	\$72.52	\$46.06	\$40.18	\$30.38
\$90,000	\$7,500	\$5,000	\$110.50	\$84.50	\$74.00	\$47.00	\$41.00	\$31.00
\$91,800	\$7,650	\$5,100	\$112.71	\$86.19	\$75.48	\$47.94	\$41.82	\$31.62
\$93,600	\$7,800	\$5,200	\$114.92	\$87.88	\$76.96	\$48.88	\$42.64	\$32.24
\$95,400	\$7,950	\$5,300	\$117.13	\$89.57	\$78.44	\$49.82	\$43.46	\$32.86
\$97,200	\$8,100	\$5,400	\$119.34	\$91.26	\$79.92	\$50.76	\$44.28	\$33.48
\$99,000	\$8,250	\$5,500	\$121.55	\$92.95	\$81.40	\$51.70	\$45.10	\$34.10
\$100,800	\$8,400	\$5,600	\$123.76	\$94.64	\$82.88	\$52.64	\$45.92	\$34.72
\$102,600	\$8,550	\$5,700	\$125.97	\$96.33	\$84.36	\$53.58	\$46.74	\$35.34
\$104,400	\$8,700	\$5,800	\$128.18	\$98.02	\$85.84	\$54.52	\$47.56	\$35.96
\$106,200	\$8,850	\$5,900	\$130.39	\$99.71	\$87.32	\$55.46	\$48.38	\$36.58
\$108,000	\$9,000	\$6,000	\$132.60	\$101.40	\$88.80	\$56.40	\$49.20	\$37.20
\$109,800	\$9,150	\$6,100	\$134.81	\$103.09	\$90.28	\$57.34	\$50.02	\$37.82
\$111,600	\$9,300	\$6,200	\$137.02	\$104.78	\$91.76	\$58.28	\$50.84	\$38.44
\$113,400	\$9,450	\$6,300	\$139.23	\$106.47	\$93.24	\$59.22	\$51.66	\$39.06
\$115,200	\$9,600	\$6,400	\$141.44	\$108.16	\$94.72	\$60.16	\$52.48	\$39.68
\$117,000	\$9,750	\$6,500	\$143.65	\$109.85	\$96.20	\$61.10	\$53.30	\$40.30
\$118,800	\$9,900	\$6,600	\$145.86	\$111.54	\$97.68	\$62.04	\$54.12	\$40.92
\$120,600	\$10,050	\$6,700	\$148.07	\$113.23	\$99.16	\$62.98	\$54.94	\$41.54
\$122,400	\$10,200	\$6,800	\$150.28	\$114.92	\$100.64	\$63.92	\$55.76	\$42.16
\$124,200	\$10,350	\$6,900	\$152.49	\$116.61	\$102.12	\$64.86	\$56.58	\$42.78
\$126,000	\$10,500	\$7,000	\$154.70	\$118.30	\$103.60	\$65.80	\$57.40	\$43.40
\$127,800	\$10,650	\$7,100	\$156.91	\$119.99	\$105.08	\$66.74	\$58.22	\$44.02
\$129,600	\$10,800	\$7,200	\$159.12	\$121.68	\$106.56	\$67.68	\$59.04	\$44.64
\$131,400	\$10,950	\$7,300	\$161.33	\$123.37	\$108.04	\$68.62	\$59.86	\$45.26
\$133,200	\$11,100	\$7,400	\$163.54	\$125.06	\$109.52	\$69.56	\$60.68	\$45.88
\$135,000	\$11,250	\$7,500	\$165.75	\$126.75	\$111.00	\$70.50	\$61.50	\$46.50

Pharr-San Juan-Alamo Independent School District

Premium Option – Monthly Premium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	Accident / Sickness Elimination Period in Days					
			0 / 3	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
\$3,600	\$300	\$200	\$4.94	\$3.86	\$3.26	\$2.12	\$1.84	\$1.38
\$5,400	\$450	\$300	\$7.41	\$5.79	\$4.89	\$3.18	\$2.76	\$2.07
\$7,200	\$600	\$400	\$9.88	\$7.72	\$6.52	\$4.24	\$3.68	\$2.76
\$9,000	\$750	\$500	\$12.35	\$9.65	\$8.15	\$5.30	\$4.60	\$3.45
\$10,800	\$900	\$600	\$14.82	\$11.58	\$9.78	\$6.36	\$5.52	\$4.14
\$12,600	\$1,050	\$700	\$17.29	\$13.51	\$11.41	\$7.42	\$6.44	\$4.83
\$14,400	\$1,200	\$800	\$19.76	\$15.44	\$13.04	\$8.48	\$7.36	\$5.52
\$16,200	\$1,350	\$900	\$22.23	\$17.37	\$14.67	\$9.54	\$8.28	\$6.21
\$18,000	\$1,500	\$1,000	\$24.70	\$19.30	\$16.30	\$10.60	\$9.20	\$6.90
\$19,800	\$1,650	\$1,100	\$27.17	\$21.23	\$17.93	\$11.66	\$10.12	\$7.59
\$21,600	\$1,800	\$1,200	\$29.64	\$23.16	\$19.56	\$12.72	\$11.04	\$8.28
\$23,400	\$1,950	\$1,300	\$32.11	\$25.09	\$21.19	\$13.78	\$11.96	\$8.97
\$25,200	\$2,100	\$1,400	\$34.58	\$27.02	\$22.82	\$14.84	\$12.88	\$9.66
\$27,000	\$2,250	\$1,500	\$37.05	\$28.95	\$24.45	\$15.90	\$13.80	\$10.35
\$28,800	\$2,400	\$1,600	\$39.52	\$30.88	\$26.08	\$16.96	\$14.72	\$11.04
\$30,600	\$2,550	\$1,700	\$41.99	\$32.81	\$27.71	\$18.02	\$15.64	\$11.73
\$32,400	\$2,700	\$1,800	\$44.46	\$34.74	\$29.34	\$19.08	\$16.56	\$12.42
\$34,200	\$2,850	\$1,900	\$46.93	\$36.67	\$30.97	\$20.14	\$17.48	\$13.11
\$36,000	\$3,000	\$2,000	\$49.40	\$38.60	\$32.60	\$21.20	\$18.40	\$13.80
\$37,800	\$3,150	\$2,100	\$51.87	\$40.53	\$34.23	\$22.26	\$19.32	\$14.49
\$39,600	\$3,300	\$2,200	\$54.34	\$42.46	\$35.86	\$23.32	\$20.24	\$15.18
\$41,400	\$3,450	\$2,300	\$56.81	\$44.39	\$37.49	\$24.38	\$21.16	\$15.87
\$43,200	\$3,600	\$2,400	\$59.28	\$46.32	\$39.12	\$25.44	\$22.08	\$16.56
\$45,000	\$3,750	\$2,500	\$61.75	\$48.25	\$40.75	\$26.50	\$23.00	\$17.25
\$46,800	\$3,900	\$2,600	\$64.22	\$50.18	\$42.38	\$27.56	\$23.92	\$17.94
\$48,600	\$4,050	\$2,700	\$66.69	\$52.11	\$44.01	\$28.62	\$24.84	\$18.63
\$50,400	\$4,200	\$2,800	\$69.16	\$54.04	\$45.64	\$29.68	\$25.76	\$19.32
\$52,200	\$4,350	\$2,900	\$71.63	\$55.97	\$47.27	\$30.74	\$26.68	\$20.01
\$54,000	\$4,500	\$3,000	\$74.10	\$57.90	\$48.90	\$31.80	\$27.60	\$20.70
\$55,800	\$4,650	\$3,100	\$76.57	\$59.83	\$50.53	\$32.86	\$28.52	\$21.39
\$57,600	\$4,800	\$3,200	\$79.04	\$61.76	\$52.16	\$33.92	\$29.44	\$22.08
\$59,400	\$4,950	\$3,300	\$81.51	\$63.69	\$53.79	\$34.98	\$30.36	\$22.77
\$61,200	\$5,100	\$3,400	\$83.98	\$65.62	\$55.42	\$36.04	\$31.28	\$23.46
\$63,000	\$5,250	\$3,500	\$86.45	\$67.55	\$57.05	\$37.10	\$32.20	\$24.15
\$64,800	\$5,400	\$3,600	\$88.92	\$69.48	\$58.68	\$38.16	\$33.12	\$24.84
\$66,600	\$5,550	\$3,700	\$91.39	\$71.41	\$60.31	\$39.22	\$34.04	\$25.53
\$68,400	\$5,700	\$3,800	\$93.86	\$73.34	\$61.94	\$40.28	\$34.96	\$26.22
\$70,200	\$5,850	\$3,900	\$96.33	\$75.27	\$63.57	\$41.34	\$35.88	\$26.91
\$72,000	\$6,000	\$4,000	\$98.80	\$77.20	\$65.20	\$42.40	\$36.80	\$27.60
\$73,800	\$6,150	\$4,100	\$101.27	\$79.13	\$66.83	\$43.46	\$37.72	\$28.29
\$75,600	\$6,300	\$4,200	\$103.74	\$81.06	\$68.46	\$44.52	\$38.64	\$28.98
\$77,400	\$6,450	\$4,300	\$106.21	\$82.99	\$70.09	\$45.58	\$39.56	\$29.67
\$79,200	\$6,600	\$4,400	\$108.68	\$84.92	\$71.72	\$46.64	\$40.48	\$30.36
\$81,000	\$6,750	\$4,500	\$111.15	\$86.85	\$73.35	\$47.70	\$41.40	\$31.05
\$82,800	\$6,900	\$4,600	\$113.62	\$88.78	\$74.98	\$48.76	\$42.32	\$31.74
\$84,600	\$7,050	\$4,700	\$116.09	\$90.71	\$76.61	\$49.82	\$43.24	\$32.43
\$86,400	\$7,200	\$4,800	\$118.56	\$92.64	\$78.24	\$50.88	\$44.16	\$33.12
\$88,200	\$7,350	\$4,900	\$121.03	\$94.57	\$79.87	\$51.94	\$45.08	\$33.81
\$90,000	\$7,500	\$5,000	\$123.50	\$96.50	\$81.50	\$53.00	\$46.00	\$34.50
\$91,800	\$7,650	\$5,100	\$125.97	\$98.43	\$83.13	\$54.06	\$46.92	\$35.19
\$93,600	\$7,800	\$5,200	\$128.44	\$100.36	\$84.76	\$55.12	\$47.84	\$35.88
\$95,400	\$7,950	\$5,300	\$130.91	\$102.29	\$86.39	\$56.18	\$48.76	\$36.57
\$97,200	\$8,100	\$5,400	\$133.38	\$104.22	\$88.02	\$57.24	\$49.68	\$37.26
\$99,000	\$8,250	\$5,500	\$135.85	\$106.15	\$89.65	\$58.30	\$50.60	\$37.95
\$100,800	\$8,400	\$5,600	\$138.32	\$108.08	\$91.28	\$59.36	\$51.52	\$38.64
\$102,600	\$8,550	\$5,700	\$140.79	\$110.01	\$92.91	\$60.42	\$52.44	\$39.33
\$104,400	\$8,700	\$5,800	\$143.26	\$111.94	\$94.54	\$61.48	\$53.36	\$40.02
\$106,200	\$8,850	\$5,900	\$145.73	\$113.87	\$96.17	\$62.54	\$54.28	\$40.71
\$108,000	\$9,000	\$6,000	\$148.20	\$115.80	\$97.80	\$63.60	\$55.20	\$41.40
\$109,800	\$9,150	\$6,100	\$150.67	\$117.73	\$99.43	\$64.66	\$56.12	\$42.09
\$111,600	\$9,300	\$6,200	\$153.14	\$119.66	\$101.06	\$65.72	\$57.04	\$42.78
\$113,400	\$9,450	\$6,300	\$155.61	\$121.59	\$102.69	\$66.78	\$57.96	\$43.47
\$115,200	\$9,600	\$6,400	\$158.08	\$123.52	\$104.32	\$67.84	\$58.88	\$44.16
\$117,000	\$9,750	\$6,500	\$160.55	\$125.45	\$105.95	\$68.90	\$59.80	\$44.85
\$118,800	\$9,900	\$6,600	\$163.02	\$127.38	\$107.58	\$69.96	\$60.72	\$45.54
\$120,600	\$10,050	\$6,700	\$165.49	\$129.31	\$109.21	\$71.02	\$61.64	\$46.23
\$122,400	\$10,200	\$6,800	\$167.96	\$131.24	\$110.84	\$72.08	\$62.56	\$46.92
\$124,200	\$10,350	\$6,900	\$170.43	\$133.17	\$112.47	\$73.14	\$63.48	\$47.61
\$126,000	\$10,500	\$7,000	\$172.90	\$135.10	\$114.10	\$74.20	\$64.40	\$48.30
\$127,800	\$10,650	\$7,100	\$175.37	\$137.03	\$115.73	\$75.26	\$65.32	\$48.99
\$129,600	\$10,800	\$7,200	\$177.84	\$138.96	\$117.36	\$76.32	\$66.24	\$49.68
\$131,400	\$10,950	\$7,300	\$180.31	\$140.89	\$118.99	\$77.38	\$67.16	\$50.37
\$133,200	\$11,100	\$7,400	\$182.78	\$142.82	\$120.62	\$78.44	\$68.08	\$51.06
\$135,000	\$11,250	\$7,500	\$185.25	\$144.75	\$122.25	\$79.50	\$69.00	\$51.75

FILE A CLAIM WITH CONFIDENCE



THE HARTFORD MAKES IT EASY TO FILE A CLAIM

Step 1: Know when it's time to file a claim

If you're absent from work, we can advise you on when to file a claim. If your absence is scheduled, such as an upcoming hospital stay, call us 30 days prior to your last day of work. If unscheduled, please call us as soon as possible.

Step 2: Have this information ready.

- Name, address and other key identification information
- Name of your department and last full day of active work
- The nature of your claim or leave request
- Your treating physician's name, address, phone and fax numbers

Step 3: Make the call

With your information handy, call The Hartford at 1-866-547-9124 you'll be assisted by a caring professional who'll take your information, answer your questions and file your claim or process your leave request.

Pharr-San Juan-Alamo Independent School District
Policy Number: 715177

Your disability program is managed
by The Hartford.

TO FILE A CLAIM

1-866-547-9124
7:00 am to 7:00 pm CST
Policy #: 715177

If you're absent from work, we can advise you on when to file a claim. If your absence is scheduled, such as an upcoming hospital stay, call us 30 days prior to your last day of work. If unscheduled, please call us as soon as possible.



continued





HOW TO FILE A CLAIM

GET SUPPORTIVE ASSISTANCE

Even after your claim has been filed, we may be in touch to check your progress, answer questions or obtain additional information from you. Our goal is to offer a smooth and hassle-free experience until you return to work. Feel free to also call us with anything that's on your mind. We're here to help.

RELAX AND STAY POSITIVE

You have the assurance of our knowledge, experience and understanding of what you are going through. We're with you all the way, so you can receive the benefits you qualify for and get back to your life.

QUICK FACTS

The Hartford's goal is to help get you through your time away from work with dignity and assist you in any way we can. Keep the card below in a safe place for future use. We'll be there when you need us.

**FOR MORE INFORMATION, PLEASE CONTACT THE HARTFORD'S
TOLL-FREE NUMBER 1-866-547-9124**



WHEN YOU CALL, THE HARTFORD WILL ASK YOU TO PROVIDE:

- Name, address and other key identification information
- Name of your department and last full day of active work
- Your treating physician's name, address, and phone and fax numbers
- The nature of your claim or leave request

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. The policy number is 715177