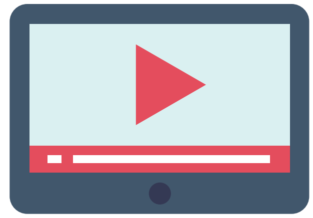
Educator Disability Insurance

THE HARTFORD

Educator Disability insurance combines features of short-term and long-term disability into one plan. Disability insurance protects part of your income if you are unable to work due to a covered accident, illness, or pregnancy. We offer Educator Disability insurance for you to purchase and allow you to choose the coverage amount and waiting period that best suits your needs.



Watch and learn more!

EDUCATOR DISABILITY	
Percentage of Earnings You Receive	66.67%
Maximum Monthly Benefit	$8,000
Maximum Benefit Period Prior to 63 Age 63 Age 64 Age 65 Age 66 Age 67 Age 68 Age 69 and older	To Normal Retirement Age or 48 months if greater To Normal Retirement Age or 42 months if greater 36 months 30 months 27 months 24 months 21 months 18 months
Pre-existing Condition Exclusion	6/12[2]
Accident/Sickness Elimination Period[1]	0/7 14/14 30/30 60/60 90/90 180/180

[1] If your elimination period is 30 days or less and you are confined to a hospital for 24 hours or more, the elimination period will be waived, and benefits will be payable from the first day of hospitalization.

[2] Benefits may not be paid for any condition treated within six months prior to your effective date until you have been covered under this plan for 12 months. If your disability is a result of a pre-existing condition, benefits will be paid for a maximum of one month.

Educator Disability FAQ

What is disability insurance?

Disability insurance protects one of your most valuable assets: your paycheck. This insurance replaces part of your income if you are physically unable to work due to sickness or injury for an extended period of time. The Educator Disability plan is unique in that it includes both short- and long-term coverage in one convenient plan.

Does this plan have pre-existing condition limitations?

Yes. However, all plans will include pre-existing condition limitations that could impact you if you are a first-time enrollee in your employer's disability plan (including your initial new hire enrollment). Review the plan documents for full details.

Will I get all of my disability benefit?

Your disability 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)

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What is the best way to choose which disability plan option to enroll in?

Your disability plan selection should be a two-step approach.

Step One

Choose your elimination period, or waiting period. This is how long you are disabled and unable to work before your benefit will begin. It will be displayed as two numbers, such as 0/7, 14/14, 60/60, etc.

The first number indicates the number of days you must be disabled due to **Injury** and the second number indicates the number of days you must be disabled due to **Sickness**.

When choosing your elimination period, determine how long you could go without a paycheck. Choose your elimination period based on your answer.

Note: Some plans will waive the elimination period if you choose 30/30 or less and you are confined as an inpatient to the hospital for a specific time period. Review your plan details to see if this feature is available to you.

Step Two

Choose your benefit amount. This is the maximum amount of money you would get from the carrier on a monthly basis once your disability claim is approved by the carrier.

When choosing your monthly benefit, consider how much money you need to pay your monthly bills. Choose your monthly benefit amount based on your answer.

Visit **www.mybenefitshub.com/redoakisd** for rates.

File a Disability Claim

Visit **www.thehartford.com**.

Call **866-574-9124**.