



## Long Term Disability Benefit Highlights

Benefit Highlights <b>University Physicians' Association, Inc.</b>	
<b>What is long term disability insurance?</b>	<p>Long term disability pays a portion of your earnings if you miss time at work because of a disabling illness or injury. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p> <p>This highlight sheet describes your long term disability insurance. If you are approved, your coverage is subject to the terms and conditions of the policy.</p>
<b>What is disability?</b>	<p>Disability is defined in The Hartford's contract. Disability means you are prevented from performing one or more of the essential duties of your occupation during the elimination period. Following the elimination period and for the next 24 months, disability means you are prevented from performing one or more of the essential duties of your occupation, and as a result your current monthly earnings are less than 80% of your pre-disability earnings. After this period of time and for the remaining duration of your benefit period, disability means you are prevented from performing one or more of the essential duties of 'any occupation'. Any occupation is defined as one the claimant is qualified for by education, training or experience, and which has an earnings potential greater than 60% of their indexed pre-disability earnings.</p> <p><b>Your occupation</b> means your occupation as it is recognized in the general workplace, that you were routinely performing prior to becoming disabled. Your occupation does not mean the specific job you are performing for a specific employer or at a specific location.</p>
<b>Am I eligible?</b>	You are eligible if you are a full-time active employee, excluding Regional Neonatal Associates employees, High Risk Obstetric Consultant employees, physicians and executives, who works at least 20 hours per week on a regularly scheduled basis, excluding on-call hours.
<b>When can I enroll?</b>	Enrollment in voluntary long term disability insurance begins 05/31/2017 and ends 06/09/2017.
<b>When is it effective?</b>	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.
<b>How much coverage would I have?</b>	Long term disability insurance policy will pay you up to 60% of your earnings if you are disabled – up to a monthly maximum of \$5,000. Earnings are defined in the policy.

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<b>Am I guaranteed coverage?</b>	If you would like to purchase voluntary long term disability coverage and do not enroll within 31 days of your first day of eligibility, you will be considered a "late entrant". Typically, late entrants must provide evidence of insurability for all coverage amounts and in the event that additional requirements (exams or medical record retrieval) are necessary they may also be responsible for the associated cost.
<b>How long do I have to wait before I can receive my benefit?</b>	You must be disabled for at least 90 days before you can receive a long term disability benefit payment.
<b>How long will my disability payments continue?</b>	If you are disabled prior to age 63, for as long as you remain disabled, or until the later of 48 months or the date you reach your Social Security normal retirement age (as stated in the 1983 revision of the United States Social Security Act). If your disability occurs at age 63 or above, your payments may be reduced.
<b>Can the duration or amount of my benefit be reduced?</b>	Yes. Your benefit 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 details, your monthly long term benefit may be reduced by other income you receive.
<b>Can I work and receive a benefit?</b>	Yes. If you meet the definition of disability under the terms of the policy, but continue to work and earn less than 80% but more than 20% of your pre-disability earnings, you are eligible for a return to work incentive benefit for the first 12 months of your return to work following the elimination period. This benefit allows you to receive up to 100% of your pre-disability earnings from all sources. Following this period, if you continue to work and earn less than 80%, but more than 20% of your pre-disability earnings, we will first calculate your monthly benefit using the proportionate loss formula, and will then calculate using the 50% offset formula. We will pay benefits under whichever formula provides the greater benefit. If you meet the definition of disability under the terms of the policy and continue to work but earn less than 20% of your pre-disability earnings, you are eligible for the total disability benefit.
<b>Can I protect my pre-disability earnings when diagnosed with a progressive illness?</b>	Yes, the progressive illness benefit is designed to protect your benefit level should your income be anticipated to slowly decrease due to the course of a progressive illness (such as arthritis). In cases such as these, you may never qualify for long-term disability benefits because the monthly decrease in income is not enough to meet the minimum 20% loss of income. With this benefit, your pre-disability earnings are set at the higher of the income you were receiving when the condition is first reported to The Hartford or your current income at the time of a disability claim. Once you suffer a 20% loss of income from the higher of these two income amounts, you may qualify for benefits, with the benefit amount based on that higher figure. Premium must continue to be paid on the higher income level, and the diagnosis must first be made while covered for the benefit.
<b>If I suffer an accidental dismemberment or loss of sight, are benefits due?</b>	Yes, a benefit for a predetermined minimum duration for defined losses due to an accident (for example, a benefit for loss of sight in both eyes would be payable for 46 months). The benefit amount payable is equal to the lesser of your pre-disability earnings times the benefit percentage or the maximum monthly benefit. This benefit is paid regardless of working status or receipt of any other income as a result of the disability. Regular LTD benefits may continue beyond this period if you are eligible and deemed disabled under standard contract provisions. Should you die while monthly benefits from this benefit remain, the unpaid benefits would be payable to the claimant's estate.

<b>Are additional benefits payable if I suffer loss of activities of daily living or cognitive impairment?</b>	Yes, an additional payment can be paid to you if you experience a loss of two or more activities of daily living (ADLs) or cognitive impairment, as defined by the policy. This benefit pays an additional 10% of your pre-disability earnings to a maximum additional amount of \$5,000 for qualifying individuals on disability and is paid even if working while disabled.
<b>Will my survivors receive a benefit if I die while receiving disability benefits?</b>	<p>If you were receiving a monthly disability benefit at the time of your death, we will pay a survivor income benefit, when we receive proof satisfactory to us:</p> <ol style="list-style-type: none"> <li>1) of your death; and</li> <li>2) the person claiming the benefit is entitled to it.</li> </ol> <p>We must receive the satisfactory proof for survivor income benefits within 1 year of the date of your death.</p>

### **Important Details:**

The following are important details about your long term disability 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 long term disability 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 month lifetime limit.

### **Pre-existing Conditions:**

Your policy limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a disabling condition within the 3 consecutive month period just prior to the effective date of this policy, you will be covered for a disability due to that condition only if:

- you have not received treatment for the disabling condition within 3 months while insured under this policy before the disability begins, or
- you have been insured under this policy for 12 consecutive months before your disability begins, or
- you have already satisfied the pre-existing condition requirement for this period of disability under your employer's contract with the prior carrier.

For example, if you currently take prescription drugs for a heart condition, you would be insured for a disability caused by your heart condition if you went treatment free for 3 months from your effective date, or, you would be insured for a disability caused by your heart condition after you have been insured under the policy for 12 months.

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 and retirement insurance (please see next section for exceptions)
- workers' compensation

- other employer-based coverage you may have
- unemployment benefits
- settlements or judgments for income loss
- disability benefits from your employer's retirement plan

Your benefit payments will not be reduced by certain kinds of other income, such as:

- individual disability benefits
- retirement benefits from your employer's retirement plan
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- Social Security general increases in benefits

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.