



INCOME PROTECTION FROM THE HARTFORD



Long-Term Disability Benefit Highlights

What is Long-Term Disability Insurance?	Long-Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury. Your employer currently provides – at no cost to you – Basic Long-Term Disability Insurance. . This highlight sheet is an overview of 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.
Am I eligible?	You are eligible if you are an active employee who meets the full-time and if applicable, part-time requirements as determined by SVSU.
How much coverage would I have?	Your employer provides basic Long-Term Disability Insurance that pays you a benefit of 69 2/3% of your earnings to a maximum of \$9,000 per month. Your plan includes a minimum benefit of 10% of your earnings or \$100 per month. Earnings are defined as in The Hartford's contract with your employer.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy.
How long do I have to wait before I can receive my benefit?	You must be disabled for at least 180 days before you can receive a Long-Term Disability benefit payment.
How long will my disability payments continue?	For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act.), whichever is sooner.

Important Details

ADDITIONAL FEATURES:

- Cost of Living Adjustment
- Survivor Income Benefit
- Pension Contribution
- Conversion Privilege
- Ability Assist

The following is an overview of 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)
- 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

* The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies The Hartford Life and Accident Insurance Company, The Hartford Insurance Company, Hartford Fire Insurance Company and The Hartford Group Insurance Company.

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

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
- The portion of your Long -Term Disability payment that you place in an IRS-approved account to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

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.

Underwritten by:
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