



Employer Paid Short Term Disability Insurance

Benefit Highlights

Gilbert Chamber of Commerce

<p>What is employer paid short term disability insurance?</p>	<p>Employer paid short 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 employer paid short 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.</p>
<p>What is disability?</p>	<p>Disability is defined in The Hartford's contract with your employer. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning 20% or less of your pre-disability earnings.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis.</p>
<p>How much coverage would I have?</p>	<p>Your employer provides coverage that would pay you a benefit of 60% of your weekly earnings. The maximum employer paid short term disability insurance benefit you could receive is \$750 per week.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p>When can I enroll?</p>	<p>As an eligible employee, you are automatically covered by employer paid short term disability insurance; you do not have to enroll.</p>
<p>When is it effective?</p>	<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>
<p>How long do I have to wait before I can receive my benefit?</p>	<p>Once you are approved for coverage, you will be eligible to collect your employer paid short term disability insurance benefit starting on the 15th day after your injury or 15th day of sickness. Your benefit could continue for up to 11 weeks.</p>
<p>If I'm disabled, can the amount of my benefit be reduced?</p>	<p>Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive.</p>

Important Details

The following is an overview of your employer paid short 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.

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.

Gilbert Chamber of Commerce NCSTD BHS
 00073710
 Creation Date: 5/25/2017
 Page 1 of 2
 Version 11/12

Prepare today.
 Help protect tomorrow.

Exclusions:

You cannot receive employer paid short 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
- sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
- any injury sustained as a result of doing any work for pay or profit for another employer

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

Pre-existing Conditions:

Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your insurance, you will be covered for a disability due to that condition only if:

- you have not received treatment for your condition for the length of time specified in the contract before the effective date of your insurance, or
- you have been insured under this insurance for length of time specified in the contract before your disability starts, so you can receive benefits even if you're receiving treatment, or
- you have already satisfied the pre-existing condition requirement of your previous insurer.

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

This benefit highlights sheet is an overview of the employer paid short 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.