

SHORT-TERM/LONG-TERM DISABILITY INSURANCE PLAN

IMPORTANT NOTE: The following short-term/long-term disability plan is only offered to employees of UConn who have elected the state retirement plan (SERS)

The short-term/long-term disability plan is insured by The Hartford Life and Accident Insurance Company. It's a single plan with two parts, short-term protection and long-term protection, which automatically work together to guarantee you up to 66.67% of your salary, tax free, if you are sick or hurt and can't work. The short-term/long-term disability plan insures a salary up to \$235,000.

Two Plans, One Premium, One Application: PART ONE, short-term disability: The short-term disability part of your plan will pay weekly benefits after you have been disabled for 30, 60 or 120 days, called the "Waiting Period," until the long-term disability part of your plan begins. You may choose whichever waiting period is best for you. **PART TWO**, long-term disability: If after six months you are still disabled, the long-term disability plan automatically begins and pays benefits monthly, up to age 65 or normal Social Security retirement age, if later.

Eligibility: This offer is only available during your open enrollment period without medical evidence of insurability. After your open enrollment deadline you will need to supply medical evidence of insurability. After you have enrolled in this plan, you are eligible for benefits thereafter beginning with your first day actively at work. You must be working 17.5 hours a week. You must be enrolled in the Connecticut State

Employees Retirement System (SERS or SERS/Hybrid) and not in the Alternate Retirement Program (ARP).

Disability Defined: During the waiting period (the time you must be disabled before your benefits begin) and for the next three years, disability is defined as the inability to perform the material duties of your own occupation; or, while unable to perform the material duties of your own occupation, you are performing at least one of the material duties of your occupation on a part-time or a full-time basis and you have lost at least 20% of your indexed pre-disability earnings due to a disabling condition. During the "any reasonable occupation period" (after three years of disability): Any day that you are unable to perform the material duties of any occupation for which you are, or could become, fitted, based on training, education or experience; or while unable to perform the material duties of any reasonable occupation, you are performing at least one of the material duties of any occupation on a part-time or full-time basis and have lost at least 20% of your indexed pre-disability earnings due to a disabling condition.

Maternity: Covered like any other insured condition.

Cost of Living Increases: After a year of long-term disability, your benefits will increase by 3% annually for the next five years of disability.

Pre-Existing Condition Exclusion: There is no pre-existing condition exclusion on your short-term disability benefits, but a pre-existing conditions exclusion applies to your long-term disability plan. If you were treated for a condition within the twelve months prior to the start of your coverage, you must go one year without treatment for that condition for it to be covered. Even if treatment continues, that condition will be covered after you have been insured under this plan for two years. "Treatment" includes, but is not limited to, consultation with a medical provider in person or on the phone, taking medications, etc.

Offsets: Disability insurance benefits are reduced dollar for dollar for some other benefits called "offsets" you might receive during your disability. This avoids "double dipping" and helps to lower your premiums. Thus, you are always assured of at least 66.67% of your salary, whether all insurance or a combination of insurance and other benefits. Offsets include, but are not limited to, sick days, Social Security for yourself and your family, unemployment compensation, workers compensation, salary continuation, third party liability, group disability or



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retirement benefits, etc. The Hartford life and Accident Insurance Company will pay, regardless of how much your other benefits pay, at least \$50 weekly while you are eligible for short-term disability benefits, and \$100 monthly while you are eligible for long-term disability benefits.

Exclusions: Your disability income coverage does not cover any disability that: Is due to intentionally self-inflicted injury (while sane or insane); Results from your commission of, or attempting to commit, a criminal act; Results from driving an automobile while intoxicated (intoxicated means that the blood alcohol level of the driver of the automobile meets or exceeds the level at which intoxication would be presumed under the law of the state where the accident occurred.); Is due to war or any act of war (declared or not declared); Is due to insurrection, rebellion, or taking part in a riot or civil commotion. Also on any day during a period of disability that a person is confined in a penal or correctional institution for conviction of a criminal or other public offense, the person will not be deemed to be disabled and no benefits will be payable.

How to Enroll

Please complete the enrollment form enclosed in this brochure or go to www.collegebenefitsgroup.com and download the short-term/long-term disability application, or contact College Benefits Group, LLC. Mail the completed form to College Benefits Group, LLC, PO Box 522, Storrs, CT 06268-0522. You can email the completed form to rob@collegebenefitsgroup.com. Call us in Storrs at (860) 429-9000 or email rob@collegebenefitsgroup.com.

This simplified brochure is provided by College Benefits Group, LLC, not the Hartford Life and Accident Insurance Company, and is only a general outline of your voluntary disability plan. The information in this brochure may change if The Hartford changes the plan design. Plan provisions are governed only by The Hartford’s insurance certificate, a copy of which is available online at www.collegebenefitsgroup.com.



The following are sample bi-weekly premiums that represent the salaries specified below. For exact premiums please contact College Benefits Group (860) 429-9000.

		SALARY						
		\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$150,000	\$256,000
30- DAY WAITING PERIOD	AGE 25+	\$9.15	\$12.20	\$15.25	\$22.88	\$30.51	\$45.76	\$71.70
	35+	\$13.98	\$18.64	\$23.30	\$34.95	\$46.60	\$69.91	\$109.52
	45+	\$22.37	\$29.83	\$37.29	\$55.93	\$74.58	\$111.87	\$175.26
	55+	\$24.57	\$32.76	\$40.95	\$61.43	\$81.91	\$122.86	\$192.48
		SALARY						
		\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$150,000	\$256,000
60- DAY WAITING PERIOD	AGE 25+	\$3.39	\$4.52	\$5.65	\$8.48	\$11.31	\$16.96	\$26.57
	35+	\$5.02	\$6.69	\$8.37	\$12.55	\$16.73	\$25.10	\$39.33
	45+	\$8.00	\$10.67	\$13.34	\$20.00	\$26.67	\$40.01	\$62.68
	55+	\$10.69	\$14.25	\$17.82	\$26.72	\$35.67	\$53.45	\$83.73
		SALARY						
		\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$150,000	\$256,000
120- DAY WAITING PERIOD	AGE 25+	\$2.46	\$3.28	\$4.10	\$6.15	\$8.20	\$12.30	\$19.27
	35+	\$3.91	\$5.21	\$6.52	\$9.78	\$13.03	\$19.55	\$30.63
	45+	\$6.10	\$8.14	\$10.17	\$15.26	\$20.35	\$30.52	\$47.81
	55+	\$8.92	\$11.90	\$14.87	\$22.31	\$29.74	\$44.61	\$69.89