

Short-Term Disability Insurance Plan

IMPORTANT NOTE: The following short-term disability plan is only offered to employees of UConn who have elected the Alternate Retirement Plan (ARP), and are members of the University of Connecticut Professional Employees Association (UPEA), or are management exempt.

You are automatically covered by a University-paid long-term disability plan that provides benefits after six months of disability. However, when your sick days and/or vacation days run out, you will have no paycheck until the long-term benefits begin.

Short-Term Disability Option:

The Short-Term Disability Plan would fill the gap before your university-paid long-term disability benefits start by paying up to 70% of your salary, up to a maximum benefit of \$3,000 a week—tax free.

The Short-Term Disability Plan would help you to replace your paycheck if you became disabled and couldn't work. Benefits start on the thirtieth day of disability and continue for 26 weeks. Income during the first 30 days of disability is usually provided by your last paycheck, sick days, and/or vacation days.

Short-Term Disability Insurance Advantages:

- Protects Your Income
- Affordable Premiums
- Convenient Payroll Deductions
- No Health Questions (if you enroll during your open enrollment period).
- Return To Work Assistance May Be Available
- Exclusively for UConn UCPEA and Management/Confidential Employees
- Designed to Coordinate With Your University-Paid Long-Term Disability Plan

Eligibility

This offer is only available during your open enrollment period without 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. If your position is represented by the University of Connecticut Professional Employees Association (UCPEA), or you are Management/Confidential, and you have chosen the Alternate Retirement Program (ARP) offered by UConn, you may enroll in the Short-Term Disability Plan. Participants in the State Employees Retirement System (SERS) are not eligible for this plan and should read page four for the plan intended for them.

Disability Defined

Total disability is defined as the inability to engage in the essential duties of your occupation due to accidental bodily injury, sickness, pregnancy, mental illness, or substance abuse, and as result you are earning less than 20% of your pre-disability earnings.

Partial disability benefits encourage your return to a productive lifestyle. If you go back to work on a part-time or limited basis following receiving benefits for a period of total disability, and as a result of your disability you are earning more than 20% but less than 80% of your prior income, you can still receive benefits from the Short-Term Disability plan.

Maternity: Covered like any other insured condition.



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Pre-Existing Condition Exclusion

There is no pre-existing condition exclusion on your short-term disability benefits.

Offsets

Disability insurance benefits are reduced dollar for dollar for some other benefits (called "offsets"; see explanation later in this section) you might receive during your disability. This avoids "double dipping" and helps to lower your premiums. Thus, you are always assured of at least 70% 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 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.

Exclusions

Your disability income coverage does not cover any disability: For which workers' compensation benefits are paid, or may be paid, if duly claimed; or injury sustained as a result of doing any work for pay or profit for another employer; 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; 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 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 also email the completed form to rob@collegebenefitsgroup.com.

Questions? 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 on-line 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.

30-DAY WAITING PERIOD		SALARY						
		\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$150,000	\$235,000
AGE	25+	\$3.08	\$4.11	\$5.13	\$7.70	\$10.27	\$15.40	\$24.13
	35+	\$2.43	\$3.25	\$4.06	\$6.09	\$8.12	\$12.17	\$19.07
	45+	\$2.76	\$3.68	\$4.60	\$6.89	\$9.19	\$13.79	\$21.60
	55+	\$3.91	\$5.22	\$6.52	\$9.78	\$13.04	\$19.56	\$30.64