

AETNA LIFE INSURANCE CO.

Group Long-Term Disability Insurance

Faculty & Staff Voluntary Benefits for Employees of University of Connecticut

Congratulations on your new job at the University of Connecticut. We hope that you find your career on campus to be a rewarding experience. As a new UConn employee you have many opportunities to protect yourself and your loved ones with a host of employee benefits provided by UConn and also offered by UConn as a voluntary benefits option.

The thought of facing a long-term disability can be overwhelming. One of the last things you want to think about during your career at UConn is that it might be interrupted by a disability that lasts weeks, months or even years. Most of us don't want to worry about our bills being paid while we struggle with our recovery.

For a reasonable price that is automatically deducted from your paycheck, we can offer you peace of mind and the security of a disability plan that will be there should you ever need it. This plan is available to all UConn employees who are not enrolled in the Alternate Retirement Plan.

UConn's voluntary long-term disability plan, insured by Aetna life Insurance Company will pay benefits after you have been disabled for 30, 60, or 120 days (depending on the plan you choose) and pays benefits monthly until age 65 or to normal Social Security retirement age, if later.

The Long-Term Disability Plan's 90 day open enrollment period starts after you have continuously worked at UConn for 90 days. UConn employees who enroll after the 90 day eligibility period are required to complete a Personal Health Statement that is approved by Aetna Life Insurance Company before coverage can begin.

DEFINITIONS AND PLAN PROVISIONS

The following definitions and plan provisions, like the plan description on the front of this sheet, has been prepared by the College Benefits Group, LLC, as a simplified outline of some of your plans' provisions. Complete details of your plans will be contained in Aetna's insurance certificates. The terms of your Aetna certificates, not the information drafted by College Benefits Group, LLC, apply.

Eligibility Waiting Period:

You are eligible for benefits after 90 days of employment, if you are actively at work. You must be eligible for State of Connecticut-paid medical benefits.

Definition of Disability:

During the Elimination Period ("Waiting Period") and the Own Occupation Period (first three years): 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 any 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 fulltime basis and have lost at least 20% of your indexed pre-disability earnings due to a disabling condition.

Pre-Existing Condition Exclusion:

There is no pre-existing condition exclusion during the first six months of your disability, 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 if you become disabled 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.

Maternity:

Covered like any other insured condition.

Offsets:

Disability insurance payments are reduced dollar for dollar for benefits you receive as a result of your disability or retirement. 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 retirement benefits, etc. The minimum payment Aetna will make, regardless of how much your other benefits pay, will be \$50 weekly for benefits payable during the first six months of disability, and \$100 monthly thereafter.

Cost of Living Increases:

After a year of long-term disability, your benefits will increase by 3% annually for the first five years of disability.

How to Enroll: Mail the completed form to us at College Benefits Group, PO Box 522, Storrs, Connecticut 06268-0522. You can also fax the form to us at College Benefits Group (860) 429-9513. Your premiums will be deducted automatically from your paycheck.