

# Hartford Life Insurance Company

## Group Short-Term Disability Insurance

### University of Connecticut—Voluntary Benefits

**Prepare for a Bump in the Road:** Even the most carefully planned career path can have bumps in the road. If you find yourself without a paycheck for six months or more, what would that loss of income mean to you and your family, and how long would it take for you to catch up with your bills?

If your position is represented by Management/Confidential or by the UCPEA bargaining unit, and you have chosen the alternate retirement plan (ARP) offered by UConn, you are automatically covered by a UConn-paid *Long-Term* Disability Insurance, **but the those benefits begin only after six months of disability.**

**Short-Term Disability Benefit:** You may be concerned about the serious gap in income protection that exists for the first six months of a disability, before your long-term plan pays any benefits. To cover this period when you are without protection, we offer you the opportunity to purchase Hartford Life's Short-Term Disability plan. You will then be protected for up to 26 weeks before your long-term insurance begins.

The Short-Term Disability Plan would step in and pay you up to 70% of your gross base salary, to a maximum weekly income of \$1,000. Benefits are **tax-free**. The Short-Term Disability Plan is affordable and conveniently paid through biweekly payroll deductions. Benefits begin after thirty days of disability. Rates are based on your age and salary and are shown on the opposite page.

The Short-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 Hartford Life before coverage can begin.

**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. Partial disability benefits encourage your return to a productive lifestyle. If you go back to work on a part-time or limited basis following a period of total disability, the benefit you would otherwise receive for being totally disabled will be only partially reduced by your earnings.

Complete information on the partial disability formula will be in your booklet-certificate issued by Hartford Life. Partial disability benefits are available if you are unable to perform the essential duties of your occupation, but you've recovered enough from the disability to perform some, if not all, of those duties.

**UConn Short-Term Disability Advantages:** You may enroll during the enrollment period without proof of good health, and premiums are paid through the convenience of payroll deduction. No Short-Term Disability premiums are due while you receive benefits from this plan.

**Eligibility and Coverages:** All Management/Confidential and members of the University of Connecticut Professional Employee Association (UCPEA) who are in the State of Connecticut Alternate Retirement Program (ARP), and who are eligible for State-paid medical insurance coverage are eligible for UConn's Short-Term Disability. Newly hired employees who enroll after the 90 day eligibility period are required to complete a Personal Health Statement that is approved by Hartford Life before coverage can begin. If you're absent from work because of a disability on the day your coverage would normally become effective, your coverage begins when you have returned to active work for one full day. You're covered for as long as you remain an eligible employee, the group plan remains in effect and the premiums are paid.

This Short-Term Disability plan only pays benefits for disabilities that are non-occupational (job-related disabilities are covered by Workers' Compensation). Benefits are not payable for disabilities resulting from commission or attempt to commit a felony; or to which a contributing cause was your being engaged in an illegal occupation; war or act of war (declared or not); or military service for any country engaged in war or other armed conflict.

**Short-Term Disability Payment Offset:** Your Short-Term Disability Plan is designed to guarantee you at least 70% of your salary when you are approved for disability benefits by Hartford Life. This 70% is usually insurance payments, but it may be a combination of insurance payments and employer-related benefits. If you should receive employer-related income benefits, the insurance payments are reduced dollar for dollar to eliminate "double dipping." You save money on your premiums due to this non-duplication provision.

The Short-Term Disability benefit amount will be reduced by other income benefits due to your disability you or your family receive or are eligible to receive from: Social Security Disability Income or similar plans (such as the Civil Service Retirement System, Railroad Retirement Act, the Jones Act, Canada Pension Plan or the Quebec Pension Plan); the Veterans Administration or other foreign or domestic government agency for the same disability; Workers' Compensation or occupational disease laws, or similar laws; group, association, union or other organizational coverage; employer-related individual policies; government law or program that provides disability or unemployment benefits as a result of your job with UConn; disability coverage under UConn retirement plan; damage or settlement for income loss; and compulsory no-fault automobile insurance plans. Your disability insurance benefits will never be reduced to less than \$50 weekly.

**How to Enroll:** Mail the completed form to us at College Benefits Group, LLC 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. A certificate of insurance with detailed information is available on our website at: [www.collegebenefitsgroup.com](http://www.collegebenefitsgroup.com)