

# GROUP VOLUNTARY LONG-TERM DISABILITY INSURANCE BENEFIT HIGHLIGHTS



## HOWARD COUNTY PUBLIC SCHOOL SYSTEM

### COVERAGE INFORMATION

COVERAGE LEVEL	BENEFIT PERCENTAGE	MAXIMUM	BENEFIT STARTS (ELIMINATION PERIOD)
Option 1	50%	\$6,500	After 90 days disabled
Option 2	60%	\$6,500	After 90 days disabled

### PREMIUMS

See the Premium Worksheet.<sup>1</sup>

### ASKED & ANSWERED

#### WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active employee who works at least 30 hours per week on a regularly scheduled basis.

#### AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your health.

This coverage is subject to a pre-existing condition limitation, which is detailed on the Limitations & Exclusions sheet.

#### HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?

Premiums are provided on the Premium Worksheet. You have a choice of coverage amounts

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don't have to worry about writing a check or missing a payment.

#### WHEN CAN I ENROLL?

Enrollment will take place from October 9, 2017 to November 3, 2017.

#### WHEN DOES THIS INSURANCE BEGIN?

The effective date of this coverage is January 1, 2018.

You must be actively at work with your employer on the day your coverage takes effect.

#### WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you leave your employer, or the coverage is no longer offered.

#### WHAT DOES IT MEAN TO BE DISABLED?

Disability is defined in The Hartford's certificate with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings. Once you have been disabled for 24 months following the elimination period, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are 60% or less than of your pre-disability earnings. Pre-disability earnings is your regular monthly rate of pay, not counting commissions, bonuses, overtime pay or any other fringe benefit or extra compensation.

#### WHEN DOES MY BENEFIT BECOME PAYABLE?

You must be disabled for 90 days before the benefit becomes payable. This is referred to as your elimination period.

#### HOW LONG WILL I RECEIVE BENEFITS?

If you become disabled prior to age 63, benefits may continue for as long as you remain disabled or until you reach your Social Security Normal Retirement Age. If your disability occurs at age 63 or above, the number of payments may reduce.

<sup>1</sup>Rates and/or benefits may be changed. Rates are based on the age of the insured person and increase as you enter each new age category.

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This benefit highlights sheet is an overview of the long 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 certificate as actually issued. Only the insurance certificate issued to the certificate holder (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 certificate, the terms of the insurance certificate apply.