

# GROUP VOLUNTARY SHORT-TERM DISABILITY INSURANCE BENEFIT HIGHLIGHTS



## HOWARD COUNTY PUBLIC SCHOOL SYSTEM

### COVERAGE INFORMATION

You may enroll for the following short-term disability benefit: 60% of your weekly earnings to a maximum weekly benefit of \$2,500.

### 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 working 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.<sup>2</sup>

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

Premiums are provided on the Premium Worksheet.

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 due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning 20% or less of your pre-disability weekly earnings or you are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning more than 20% but less than 80% of your pre-disability weekly earnings.

#### WHEN DOES MY BENEFIT BECOME PAYABLE?

For disabilities caused by sickness, benefits begin after you are disabled for 14 days.

For disabilities caused by injury, benefits begin after you are disabled for 14 days.

#### HOW LONG WILL I RECEIVE BENEFITS?

Benefits will be payable for 13 weeks or until you are no longer disabled, whichever occurs first.

<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.

<sup>2</sup>The Short Term Disability policy contains a Pre-Existing Condition exclusion. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

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This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Benefits are subject to state availability. Policy terms and conditions vary by state. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.