



# INCOME PROTECTION FROM THE HARTFORD

## Foothill-DeAnza Community College District

## Long-Term Disability Benefit Highlights

<b>What is Long-Term Disability Insurance?</b>	Long-Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury.																	
<b>What is disability?</b>	Disability is defined in The Hartford's* contract 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.  Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation.																	
<b>Am I eligible?</b>	You are eligible if you are an active Full Time Classified Employee or Faculty Member (excluding those with 5 or more years of credited service with State Teachers Retirement System, who have 2 or more dependent children in active employment), who works at least 20 hours per week on a regularly scheduled basis.																	
<b>When can I enroll?</b>	As an eligible employee, you are automatically covered by Long-Term Disability Insurance; you do not have to enroll.																	
<b>How much coverage would I have?</b>	Your employer provides basic <b>Long-Term Disability</b> Insurance that pays you a benefit of 66 2/3% of your earnings to a maximum of \$6,000 per month.  Earnings are defined as in The Hartford's contract with your employer.																	
<b>How long do I have to wait before I can receive my benefit?</b>	You must be disabled for the last to be satisfied of the following: <ol style="list-style-type: none"> <li>1. the latter of the first 180 consecutive days or the date your accumulated sick leave payments end for any one period of Disability; or</li> <li>2. with the exception of benefits required by state law, the expiration of any Employer sponsored short term disability benefits or salary continuation program.</li> </ol>																	
<b>Can the amount of my benefit be reduced?</b>	Yes. Your benefit may be reduced once you reach certain ages specified in The Hartford's contract with your employer. In addition, as described below, your monthly Long-Term benefit may be reduced by other income you receive.																	
<b>How long will my disability payments continue?</b>		<table border="1"> <tr> <td>Age when Disabled</td> <td>Prior to age 66</td> <td>66</td> <td>67</td> <td>68</td> <td>69+</td> </tr> <tr> <td>Duration of Payments</td> <td>24 months</td> <td>21</td> <td>18</td> <td>15</td> <td>12</td> </tr> </table>	Age when Disabled	Prior to age 66	66	67	68	69+	Duration of Payments	24 months	21	18	15	12				
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\* The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies The Hartford Life and Accident Insurance Company, The Hartford Insurance Company, Hartford Fire Insurance Company and The Hartford Group Insurance Company.

## Important Details

The following is an overview of your Long-Term Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

**Exclusions:** You cannot receive Long-Term Disability benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- Military service for any country engaged in war or other armed conflict
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability

You must be under the regular care of a physician to receive benefits.

### **Mental Illness, Alcoholism and Substance Abuse:**

- You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 month lifetime limit.

**Pre-existing Conditions:** You have a pre-existing condition if:

- 1) you received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 3 months immediately prior to the effective date of coverage under The Policy; or
- 2) You suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in Your application and;
  - a) for which you received a physician's advice or treatment within 3 months before the date of your coverage under the policy; or
  - b) You have been insured under this coverage 12 months prior to your disability commencing, so you can receive benefits even if you're receiving treatment.

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Unemployment benefits
- Salary Continuation and Sick Pay
- Settlements or judgments for income loss

Your benefit payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits that are funded by your after-tax contributions
- Retirement benefits that your employer fully or partially pays for (such as a pension plan.)
- The portion of your Long -Term Disability payment that you place in an IRS-approved account to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

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 policy as actually issued. Only the Insurance policy issued to the policyholder (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 policy, the terms of the Insurance policy apply.