



# Income Protection

## Long-Term Disability

Benefit Highlights for:

Lancaster County, Nebraska

<p><b>What is Long-Term Disability Insurance?</b></p>	<p>Long-Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury. Your employer currently provides – at no cost to you – Basic Long-Term Disability Insurance.</p> <p>This highlight sheet 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.</p>
<p><b>Why do I need Long-Term Disability Coverage?</b></p>	<p>Most accidents and injuries that keep people off the job happen outside the workplace and therefore are not covered by worker’s compensation. When you consider that nearly three in 10 workers entering the workforce today will become disabled before retiring<sup>1</sup>, it’s protection you won’t want to be without.</p> <p><sup>1</sup> Social Security Administration, Fact Sheet 2007.</p>
<p><b>What is disability?</b></p>	<p>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, and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings.</p>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active employee who works at least XX hours per week and has been employed for 6 months.</p>
<p><b>How much coverage would I have?</b></p>	<p>Your employer provides basic <b>Long-Term Disability</b> Insurance that pays you a benefit of 60% of your earnings to a maximum of \$6,000 per month.</p> <p>Earnings are defined as in The Hartford’s contract with your employer.</p>
<p><b>When can I enroll?</b></p>	<p>As an eligible employee, you are automatically covered by Basic Long-Term Disability Insurance; you do not have to enroll.</p>
<p><b>When is it effective?</b></p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
<p><b>How long do I have to wait before I can receive my benefit?</b></p>	<p>You must be disabled for at least 60 days before you can receive a Long-Term Disability benefit payment.</p>

\* The Hartford® is Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life and Accident Insurance Company, Hartford Insurance Company and Hartford Fire Insurance Company.



<b>Are there other limitations to enrollment?</b>	If you do not enroll within 31 days of your first day of eligibility, you will be considered a “late entrant.” Typically, late entrants must need to show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.  This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.
<b>Can the duration or amount of my benefit be reduced?</b>	Yes. Your benefit duration may be reduced once you reach certain ages specified in The Hartford’s contract with your employer. In addition, as described below within the Important Notes, your monthly Long-Term benefit may be reduced by other income you receive.
<b>How long will my disability payments continue?</b>	For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act.), whichever is sooner. If your disability occurs at age 63 or above, your payments may be reduced.

**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:** Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for the length of time specified in the contract before the effective date of your insurance, or
- You have been insured under this coverage for length of time specified in the contract prior to your disability commencing, so you can receive benefits even if you’re receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

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
- Other employer-based Insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan.)

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
- 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.

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