

Voluntary Long Term Disability Insurance Benefit Highlight Sheet

<p>Benefit Highlights</p> <h2 style="margin: 0;">The State of Connecticut</h2> <p>A Supplemental voluntary benefit available to active State of Connecticut employees.</p>	
What is voluntary long term disability insurance?	<p>Voluntary long term disability insurance pays you a portion of your salary if you miss time at work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your voluntary long term disability insurance. A certificate of Insurance is available with USI of CT to explain your coverage in detail.</p>
What is disability?	<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. Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation.</p>
Am I eligible?	<p>You are eligible if you are an active part-time or full-time Employee (excluding per diem employees and temporary or seasonal employees) who work at least 17.5 hours or more per week on a regularly scheduled basis or who works at least 20 hours for Connecticut Probate.</p>
How much coverage would I have?	<p>Plan 1: You may choose to purchase coverage that pays you a tax-free* benefit of 50% of your Salary to a maximum monthly benefit of \$5,000 per month. You have three options to choose from for your elimination period as follows; Option 1: a 90 day elimination period; Option 2: a 180 day elimination period or Option 3: a 365 day elimination period.</p> <p>Or:</p> <p>Plan 2: You may choose to purchase coverage that pays you a tax-free* benefit of 60% of your Salary to a maximum monthly benefit of \$5,000 per month. You have three options to choose from for your elimination period as follows; Option 1: a 90 day elimination period; Option 2: a 180 day elimination period or Option 3: a 365 day elimination period.</p> <p>Plan 2, if chosen, also has an automatic cost of living adjustment (COLA), which allows your benefit payments to increase by the lesser of 3% or one-half the change in the Consumer Price Index (CPI) each year that you remain totally disabled. This feature goes into effect following the first full year of total disability and your benefit can be adjusted up to five times during your disability.</p> <p>Both Plans include a minimum benefit of the greater of: 10% of the Monthly Benefit before the deduction of Other Income Benefits or \$100 per month.</p> <p>Salary is defined in The Hartford's certificate with your Employer.</p> <p>* Benefits are nontaxable to the employees covered by this plan because the employees pay 100% of the coverage premium with post-tax dollars.</p>
When can I enroll?	<p>You may elect coverage within 60 days of your date of hire.</p>

When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. Coverage will be effective on the date you enroll, as long as you enroll within 60 days of your date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.																		
How long do I have to wait before I can receive my benefit?	Based on the option you select that best meets your needs, you must be disabled for 90 days (Option 1), 180 days (Option 2) or 365 days (Option 3) before benefits may be payable.																		
Are there other limitations to enrollment?	If you did not enroll within 60 days of your first day of eligibility, you will be considered a "late entrant." Late entrants must show evidence of insurability and be approved by The Hartford for coverage to go into effect.																		
Can the duration or amount of my benefit be reduced?	Yes. Your benefit duration may be reduced once you reach certain ages as specified in The Hartford's contract with your employer. In addition, as described below within the important details, your monthly long-term benefit may be reduced by other income you receive.																		
How long will my disability payments continue?	<p>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.</p> <p style="text-align: center;">MAXIMUM DURATION OF BENEFITS TABLE</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Age When Disabled</th> <th style="text-align: center;">Benefits Payable</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Prior to Age 63</td> <td style="text-align: center;">To Normal Retirement Age or 48 months, if greater</td> </tr> <tr> <td style="text-align: center;">Age 63</td> <td style="text-align: center;">42 months</td> </tr> <tr> <td style="text-align: center;">Age 64</td> <td style="text-align: center;">36 months</td> </tr> <tr> <td style="text-align: center;">Age 65</td> <td style="text-align: center;">30 months</td> </tr> <tr> <td style="text-align: center;">Age 66</td> <td style="text-align: center;">27 months</td> </tr> <tr> <td style="text-align: center;">Age 67</td> <td style="text-align: center;">24 months</td> </tr> <tr> <td style="text-align: center;">Age 68</td> <td style="text-align: center;">21 months</td> </tr> <tr> <td style="text-align: center;">Age 69 and over</td> <td style="text-align: center;">18 months</td> </tr> </tbody> </table>	Age When Disabled	Benefits Payable	Prior to Age 63	To Normal Retirement Age or 48 months, if greater	Age 63	42 months	Age 64	36 months	Age 65	30 months	Age 66	27 months	Age 67	24 months	Age 68	21 months	Age 69 and over	18 months
Age When Disabled	Benefits Payable																		
Prior to Age 63	To Normal Retirement Age or 48 months, if greater																		
Age 63	42 months																		
Age 64	36 months																		
Age 65	30 months																		
Age 66	27 months																		
Age 67	24 months																		
Age 68	21 months																		
Age 69 and over	18 months																		
If my Employment ends do I have the option to convert to a LTD Conversion policy?	If you are eligible, the Conversion Privilege allows you to convert your LTD coverage to the Group Long Term Disability Conversion Policy should you terminate your employment with The State of Connecticut for reasons other than retirement. The conversion plan may differ in structure or cost from the plan from which you are converting. Please refer to THE STATE OF CONNECTICUT LTD policy for rules and restrictions.																		

Important Details

The following is an overview of your voluntary long term disability insurance. A certificate of Insurance is available with USI of CT to explain your coverage in detail. You may obtain a copy of the certificate of Insurance by contacting USI of CT at (888) 723-8583 or (203) 634-2829.

Exclusions:

You cannot receive voluntary long term disability insurance benefit payments for disabilities that are caused or contributed to by:

- war or act of war (declared or not)
- 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 months 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 365 day period before the effective date of your Insurance; or you have not received treatment for your condition for the 365 day period while insured under the plan; or
- you have been insured under this Insurance for 730 consecutive days before your disability starts, 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
- 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)
- the State of Connecticut Employee Retirement System (CSERS) Disability Retirement Benefits

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
- 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 voluntary 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.