

GROUP VOLUNTARY SHORT-TERM DISABILITY INSURANCE BENEFIT HIGHLIGHTS



In the U.S., a disabling injury occurs every second.¹



STATE OF ARIZONA

A disability can happen to anyone. A back injury, pregnancy, or serious illness can lead to months without a regular paycheck. If you're unable to work for a short period of time due to a non-work-related condition, illness or injury, short-term disability insurance offers financial protection by paying you a portion of your earnings.



To learn more about Short-Term Disability insurance, visit thehartford.com/resources/arizona-benefits

COVERAGE INFORMATION

You may enroll for the following short-term disability benefit: 66 2/3% of your weekly earnings to a maximum weekly benefit of \$769.27. Your minimum weekly benefit will be \$57.69.

WHEN ENROLLED	BENEFIT PERCENTAGE	MAXIMUM	SICKNESS BENEFIT STARTS	INJURY BENEFIT STARTS	BENEFIT DURATION
Enrolled Timely*	66 2/3%	\$769.27	On the 31st day sick	On the 1st day injured	26 weeks for injury; 22 weeks illness or pregnancy
Enrolled Late*	66 2/3%	\$769.27	On the 61st day sick	On the 1st days injured	26 weeks for injury; 18 weeks illness or pregnancy

*If you enroll within your initial 31-day eligibility period, you are considered a timely applicant. If you were previously eligible to enroll but did not elect the coverage, you will be considered a late applicant if you enroll during an annual enrollment period.

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active employee or officer who is benefit eligible as defined by the Arizona Administrative Code Title 2, Chapter 6.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, within your initial new hire eligibility period, or within 31 days of the date you have a change in family status.

WHEN DOES THIS INSURANCE BEGIN?

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.

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?

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 or pregnancy, benefits begin after you are disabled for 31 days. For disabilities caused by injury, benefits begin on the first day of disability. If you have enrolled late (see above), benefits begin after you are disabled for 61 days for disabilities

caused by sickness or pregnancy, or on the first day of disability if caused by injury.

HOW LONG WILL I RECEIVE BENEFITS?

Benefits will be payable for 26 weeks as the result of an injury or 22 weeks for illness or pregnancy, or until you are no longer disabled, whichever occurs first. If you enrolled late (see above), benefits will be payable for 26 weeks as the result of an injury or 18 weeks for illness or pregnancy.

IF I DID NOT ELECT STD PREVIOUSLY, ARE THE BENEFITS DIFFERENT?

Yes. If you previously waived STD coverage and elect coverage at a later date, benefit payments would be delayed. During the first year following your coverage effective date your benefits will start on the 1st day after an accident or the 61st day of illness or pregnancy. Your benefit could continue for 26 weeks as the result of an injury or a maximum of 18 weeks for illness or pregnancy.

IF I'M DISABLED, CAN THE AMOUNT OF MY BENEFIT BE REDUCED?

Yes. As described in the limitations and exclusions below, your monthly short-term disability benefit may be reduced by other income you receive.

NOTE: Any income you receive from your employer as a result of any accumulated sick or annual leave will reduce your short-term disability benefit payment. **Contact your agency regarding the requirements for taking sick or annual leave when on a leave of absence.**

¹Injury Facts. National Safety Council. 2015 Edition. P. 37. Web. 30 June 2017.

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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 including the provisions, terms, conditions, limitations and exclusions are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website <http://thehartford.com/group-benefits-producer-compensation>. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

LIMITATIONS & EXCLUSIONS



This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

GROUP SHORT TERM DISABILITY INSURANCE

GENERAL EXCLUSIONS

- You must be under the regular care of a physician to receive benefits.
- You cannot receive 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
 - Your being engaged in an illegal occupation
 - Sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
 - Sickness or injury sustained as a result of doing any work for pay or profit for another employer, including self-employment

OFFSETS

- Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:
 - Any income you received from your employer as a result of any accumulated sick or annual leave
 - Social Security disability insurance (please see next section for exceptions)
 - 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 your personal savings, investments, IRAs or Keoghs profit-sharing
 - Most personal disability policies
 - Social Security cost-of-living increases

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