

GET THE FACTS - QUICK REFERENCE GUIDE

SHORT-TERM DISABILITY INSURANCE PLANS

Helping to protect an employees' income – that's what makes Short-term Disability insurance a vital component of any employee benefit package.

Here are the facts on the Short-term Disability plans from **The Hartford's Employee Choice BenefitsSM**.

POLICY PROVISIONS	10 - 499 LIVES	500+ LIVES
<ul style="list-style-type: none"> • Benefit Percentage • Maximum Benefit 	<ul style="list-style-type: none"> • 50% or 60% • \$500, up to \$2,000 per week 	<ul style="list-style-type: none"> • 50% or 60% • \$500, up to \$2,000 per week
Commencement Period and Duration (Accident/Sickness in days/Duration in weeks)	<ul style="list-style-type: none"> • 1/8/13 • 1/8/26 • 8/8/12 • 8/8/25 • 15/15/11 • 15/15/24 • 30/30/9 • 30/30/22 	<ul style="list-style-type: none"> • 1-30/8-30/13-26
Recurrent Disability	Residual included	Residual included
Pre-existing Condition Limitation	No	No
Employer Contribution/Participation	Voluntary: (any employee paid percentage) – typically 100% employee paid; <ul style="list-style-type: none"> • 10-24 lives: Minimum of 40% participation • 25+ lives: Minimum of 10 enrolled lives 	Voluntary: (any employee paid percentage) – typically 100% employee paid; <ul style="list-style-type: none"> • 10-24 lives: Minimum of 40% participation • 25+ lives: Minimum of 10 enrolled lives
Eligibility	<ul style="list-style-type: none"> • Active full-time employees (20-50 hours/week; default will be 30 hours/week) • Active part-time employees (20-50 hours/week) • No temporary or seasonal employees 	<ul style="list-style-type: none"> • Active full-time employees (20-50 hours/week; default will be 30 hours/week) • Active part-time employees (20-50 hours/week) • No temporary or seasonal employees
Number of Classes	Up to Three	Up to Three
Rate Guarantee	• 1 year • 2 years • 3 years	• 1 year • 2 years • 3 years
Definition of Earnings	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available).	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available).

Short-term Disability Plans from The Hartford's Employee Choice Benefits also include:

Ability Assist[®] EAP Services¹ and HealthChampion^{SM1}.

Prepare. Protect. Prevail.[®]

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¹ Ability Assist[®] and HealthChampionSM are offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

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