

DisabilityFLEX® (GROUP VOLUNTARY SHORT-TERM DISABILITY INSURANCE) BENEFIT HIGHLIGHTS



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

NORTH AMERICAN DIVISION OF SEVENTH-DAY ADVENTISTS

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/employeebenefits

COVERAGE INFORMATION

You have a choice of three disability plans, which allows you the flexibility to enroll for the coverage that best meets your needs.

BENEFITS		OPTION 1	OPTION 2	OPTION 3
Benefit Amount	You have the choice of electing your weekly benefit. Benefits are in \$100 increments, not to exceed 60% of your weekly earnings.	\$100-\$1,200	\$100-\$1,200	\$100-\$1,200
Benefit Starts	You may choose when you want your benefit to start.	Injury: Day 8 Illness: Day 8	Injury: Day 15 Illness: Day 15	Injury: Day 30 Illness: Day 30
Benefit Duration	You have the choice of how long you want to receive benefits.	13 weeks	13 weeks	13 weeks

PREMIUMS

See the Premium Worksheet.²

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full-time employee who works at least 35 hours per week or an active full time California employee who works 30 hours per week on a regularly scheduled basis.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your health. If you are a late entrant, evidence of insurability is required for the full coverage amount.³

HOW DO I PAY FOR THIS INSURANCE?

Premiums are provided on the Premium Worksheet. You have a choice of plan options.

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don't have to worry about writing a check or missing a payment.

WHAT DOES IT MEAN TO BE DISABLED?

Typically, disability means that 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 earnings.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

The initial effective date of this coverage is January 1, 2019. Subject to any eligibility waiting period established by your employer, if you enroll for coverage prior to this date, insurance will become effective on this date. If you enroll for coverage after this date, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

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 are no longer actively working, you leave your employer, or the coverage is no longer offered.

WILL MY BENEFIT BE REDUCED FOR ANY REASON?

No, your benefits will not be reduced for reasons such as: Social Security, other employer-based insurance coverage you may have, settlements or judgment for income loss, unemployment benefits, or retirements benefits that your employer fully or partially pays for (such as a pension).

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

²Rates and/or benefits may be changed. Rates are based on the age of the insured person and increase on the policy anniversary date on or following your birthday as you enter each new age category.

³The Short Term Disability policy contains a Pre-Existing Condition Limitation. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

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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.