



# INCOME PROTECTION FROM THE HARTFORD

UC Physicians	Long-Term Disability Benefit Highlights				
<b>What is Long-Term Disability Insurance?</b>	<p>Long-Term Disability pays a portion of your monthly earnings if you cannot work for an extended period of time because of a disabling illness or injury. Once a group policy is issued to your employer, a certificate of insurance will be delivered for your use.</p> <p>The Long-Term Disability Insurance policy will pay you up to a certain percentage of your earnings (percentage indicated below) if you are disabled – up to a monthly maximum of \$15,000. Earnings are defined in the policy.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Class Definition</th> <th style="text-align: left;">Benefit Percentage</th> </tr> </thead> <tbody> <tr> <td>All Active Full Time Physicians &amp; Fellows</td> <td>60%</td> </tr> </tbody> </table> <p>This highlight sheet describes your Long-Term Disability Insurance. If you are approved, your coverage is subject to the terms and conditions of the policy.</p>	Class Definition	Benefit Percentage	All Active Full Time Physicians & Fellows	60%
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<b>What is disability?</b>	<p>Disability is defined in The Hartford’s contract. The contract states that for the purposes of the Long-Term Disability policy, during the Elimination Period of 90 Days, 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 policy. After the Elimination Period of 90 Days, 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 policy, and as a result, your current monthly earnings are less than 80% of your pre-disability earnings. <b>Your Occupation</b>, if You are a Physician, means the general or sub-specialty in which you are practicing for which there is a specialty or sub-specialty recognized by the American Board of Medical Specialties. If the sub-specialty in which you are practicing is not recognized by the American Board of Medical Specialties, you will be considered practicing in the general specialty category. <b>Your Occupation</b>, for non-physicians, means Your Occupation as it is recognized in the general workplace, that You are routinely performing prior to becoming Disabled. Your Occupation does not mean the specific job You are performing for a specific employer or at a specific location</p>				
<b>Am I eligible?</b>	<p>You are eligible if you are an active employee who works at least 30 hours per week excluding on-call hours.</p>				
<b>When is it effective?</b>	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become payable sooner than the date the eligibility waiting period has been satisfied.</p>				
<b>How long do I have to wait before I can receive my benefit?</b>	<p>You must be disabled for at least 90 days before you can receive a Long-Term Disability benefit payment.</p>				
<b>Am I guaranteed coverage?</b>	<p>When you are eligible, you will automatically be approved for a guaranteed monthly benefit of up to 60% of your pre-disability earnings as specified in The Hartford’s contract with your employer; subject to a monthly maximum of \$15,000 <i>no medical evidence is required</i>.</p>				
<b>Can the duration or amount of my benefit be reduced?</b>	<p>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.</p>				

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life and Accident Insurance Company and Hartford Life Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and conditions under which the policies may continue in force or be discontinued.

<b>How long will my disability payments continue?</b>	If you are disabled prior to age 63, disability payments will continue for as long as you remain disabled, or until the later of 48 months or the date you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act. If your disability occurs at age 63 or above, the duration of your benefit payments may be reduced.
<b>Can I work and receive a benefit?</b>	Yes. If you meet the definition of disability under the terms of the policy, but continue to work and earn less than 80% but more than 20% of your pre-disability earnings, you are eligible for a Return to Work Incentive benefit for the first 12 months of your return to work following the elimination period. This benefit allows you to receive up to 100% of your pre-disability earnings from all sources. Following this period, if you continue to work and earn less than 80%, but more than 20% of your pre-disability earnings, we will first calculate your monthly benefit using the proportionate loss formula, and will then calculate using the 50%offset formula. We will pay benefits under whichever formula provides the greater benefit. If you meet the definition of disability under the terms of the policy and continue to work but earn less than 20% of your pre-disability earnings, you are eligible for the total disability benefit.
<b>Will my survivors receive a benefit if I die while receiving Disability Benefits?</b>	If You were receiving a Monthly Disability Benefit at the time of Your death, We will pay a Survivor Income Benefit. The Survivor Income Benefit is calculated as 3 times your Maximum Monthly Benefit.
<b>Can I keep my LTD coverage when I leave my Employer?</b>	Yes, subject to the contract, you have the option of continuing a portion of the group Long Term Disability Insurance coverage, if you leave your employer and go to another company. The coverage available under the conversion Policy may differ from this Policy based on the kinds of insurance provided at such time of enrollment.
<b>Infectious And Contagious Disease Benefit:</b>	You will be eligible to receive this benefit when you have been covered by this policy for a period of 6 months categorized by the Center for Disease Control as Infectious and Contagious; and it is life threatening to you or person you may come in contact with.
<b>Progressive Illness</b>	Yes, If You are diagnosed with a Progressive Illness after You become covered for this benefit under this Policy and provide Us with satisfactory proof from Your Physician of a Progressive Illness, You will be eligible for this Progressive Illness Benefit.

**Important Details:**

The following are some important details about your Long-Term Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be delivered for your use.

**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)
- 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 policy limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a disabling condition within the 6 consecutive month period just prior to the effective date of this policy, you will be covered for a disability due to that condition only if:

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- You have not received treatment for the disabling condition within 6 month, while insured under this policy, before the disability begins, or
- You have been insured under this policy for 12 consecutive months before your disability begins,  
or
- You have already satisfied the pre-existing condition requirement for this period of disability under your employer's contract with the prior carrier.

For example, if you currently take prescription drugs for a heart condition, you would be insured for a disability caused by your heart condition if you went treatment free for 6 months from your effective date, or, you would be insured for a disability caused by your heart condition after you have been insured under the policy for 12 months.

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

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 (this may include parts of Social Security Disability Insurance or similar policies)
- 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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Underwritten by:  
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