



# Income Protection

## Long-Term Disability

Benefit Highlights for:

### Concordia College

<p><b>What is Long-Term Disability Insurance?</b></p>	<p>Long-Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Long-Term Disability Insurance. A certificate of insurance will be available to explain your coverage in detail.</p>
<p><b>What is disability?</b></p>	<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 180 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 180 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.</p> <p>Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are less than 80% of your pre-disability earnings.</p>
<p><b>Am I eligible?</b></p>	<p>You are eligible if you are an active employee who works at least 1,560 hours per year on a regularly scheduled basis.</p>
<p><b>How much coverage would I have?</b></p>	<p>Your <b>Long-Term Disability</b> Insurance pays you a benefit of 60% of your earnings to a maximum of \$4,500 per month. Your plan includes a minimum benefit of 10% of your earnings or \$100 per month.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p><b>How long do I have to wait before I can receive my benefit?</b></p>	<p>You must be disabled for at least 180 days before you can receive a Long-Term Disability benefit payment.</p>
<p><b>Are there other limitations to enrollment?</b></p>	<p>If you do not enroll within 31 days of your first day of eligibility, you will be considered a "late entrant." Typically, late entrants must need to show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p>
<p><b>How long will my disability payments continue?</b></p>	<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 60 or above, your payments may be reduced.</p>

\* The Hartford® is Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life and Accident Insurance Company, Hartford Insurance Company and Hartford Fire Insurance Company.

## Important Details

**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)
- Military service for any country engaged in war or other armed conflict
- 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.

**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 90 days before the effective date of your insurance, or
- You have been insured under this coverage 365 days prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

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.)

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
- 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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