

Buy-Up Long Term Disability Insurance



Benefit Highlights	
City of St. Louis	
What is Buy-Up Long Term Disability Insurance?	<p>Buy-Up 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 Buy-Up Long Term Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
What is disability?	<p>Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical conditions covered by the insurance, and as a result, your current monthly earnings are 80% or less than your pre-disability earnings. 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 the product of your indexed pre-disability earnings and benefit percentage.</p>
Am I eligible?	<p>You are eligible if you are an active full time employee who works at least 30 hours per week on a regularly scheduled basis excluding civilian and uniformed employees of the St. Louis Police Department.</p>
How much coverage would I have?	<p>Your Employer Provides coverage that pays you a benefit of 50% of your Earnings to a maximum monthly benefit of \$2,000 per month. This plan includes a minimum benefit of the greater of: 15% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or \$50 per month.</p> <p>You may purchase coverage to increase your benefit to 60% of your Earnings to a maximum monthly benefit of \$5,000 per month. This plan includes a minimum benefit of the greater of: 15% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or \$50 per month.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
When can I enroll?	<p>Enrollment in Buy-Up Long Term Disability Insurance that you purchase has been extended to 7/31/2013.</p>
When is it effective?	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 8/11/2013 or the first day of the pay period following 30 days of employment. You must be Actively at Work with your employer on the day your coverage takes effect.</p>

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: 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 terms under which the policies may be continued in force or discontinued.

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**Prepare Today.
 Help Protect Tomorrow.**

<p>How long do I have to wait before I can receive my benefit?</p>	<p>You must be disabled for at least 90 days before you can receive an Employer Paid Long Term Disability Insurance benefit payment and for at least 90 days before you can receive a Buy-Up Long Term Disability Insurance benefit payment.</p>
<p>Are there other limitations to enrollment?</p>	<p>The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability.</p> <p>If you enroll during this enrollment period, your coverage is provided to you on a guaranteed issue basis – no medical information is required. If you enroll after this enrollment period, evidence of insurability will be required for all coverage amounts.</p> <p>This coverage, like most group benefit Insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the Insurance coverage that you have elected may not be in effect.</p>
<p>Can the duration or amount of my benefit be reduced?</p>	<p>Yes. Your benefit duration may be reduced once you reach certain ages as specified in The Hartford's contract with your employer. In addition, as described below within the Important Details, your monthly Long-Term benefit may be reduced by other income you receive.</p>
<p>How long will my disability payments continue?</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 65 or above, your payments may be reduced. After 24 months, the benefit percentage may reduce to 20% if you are not receiving Social Security Disability Income or under the Return to Work Incentive provision.</p>

Important Details

The following is an overview of your Buy-Up Long Term Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

Exclusions:

You cannot receive Long Term 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
- 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 months lifetime limit.

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 the length of time specified in the contract before the effective date of your Insurance, or
- You have been insured under this coverage for length of time specified in the contract 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

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- 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 increases

This Benefit Highlights Sheet is an overview of the Buy-Up 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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