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

**Utah State University**

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

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### COVERAGE INFORMATION

<table>
<thead>
<tr>
<th>BENEFIT PERCENTAGE (PERCENT OF YOUR EARNINGS)</th>
<th>MAXIMUM</th>
<th>SICKNESS BENEFIT STARTS</th>
<th>INJURY BENEFIT STARTS</th>
<th>BENEFIT DURATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>66.67%</td>
<td>$1,500</td>
<td>On the 15th day</td>
<td>On the 15th day</td>
<td>22 weeks</td>
</tr>
</tbody>
</table>

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### ASKED & ANSWERED

**WHO IS ELIGIBLE?**

You are eligible if you are a budgeted employee who has an appointment of 50% time or greater that is expected to exceed 3 months in length or a salaried employee whose name appears in the annual budget document submitted to and approved by the University Board of Trustees.

**AM I GUARANTEED COVERAGE?**

If you are newly eligible, 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.

This coverage is subject to a pre-existing condition exclusion, which is detailed on the Limitations & Exclusions sheet.

**WHEN CAN I ENROLL?**

You may enroll from 5/1/2020 to 5/31/2020.

**WHEN DOES THIS INSURANCE BEGIN?**

The effective date of this coverage is 7/1/2020.

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 leave your employer, or the coverage is no longer offered.

**WHAT DOES IT MEAN TO BE DISABLED?**

Disability is defined in The Hartford’s certificate with your employer. 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 weekly earnings or you are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning more than 20% but less than 80% (standard) of your pre-disability weekly earnings.

Pre-disability earnings are defined in your policy.

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²The Short Term Disability policy contains a Pre-Existing Condition Exclusion. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.
LIMITATIONS & EXCLUSIONS

This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

GROUP SHORT TERM DISABILITY INSURANCE
LIMITATIONS AND EXCLUSIONS
GENERAL EXCLUSIONS

• You must be under the regular care of a physician to receive benefits.
• You cannot receive 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
  • Your being engaged in an illegal occupation
  • Sickness or injury for which workers’ compensation benefits are paid, or may be paid, if duly claimed
  • Sickness or injury sustained as a result of doing any work for pay or profit for another employer, including self-employment

PRE-EXISTING CONDITIONS

• Your insurance excludes 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 certificate, you will be covered for a disability due to that condition only if:
  • You have not received treatment for your condition for 365 months before the effective date of your insurance, or
  • You have not received treatment for your condition for 90 months after the effective date of your insurance, or
  • You have been insured under this coverage for 90 months prior to your disability commencing, so you can receive benefits even if you’re receiving treatment, or

OFFSETS

• 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)
  • 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 your personal savings, investments, IRAs or Keoghs profit-sharing
  • Most personal disability policies
  • Social Security cost-of-living increases

This example is for purposes of illustrating the effect of the benefit reductions and is not intended to reflect the situation of a particular claimant under the Policy:

Insured’s weekly [Pre-Disability Earnings/Basic weekly Pay] $1,000
Short term disability benefits percentage x 80% $800
Unreduced maximum benefit $600
Less Social Security disability benefit per week - $300
Less state disability income benefit per week - $100
Total amount of short term disability benefit per week $200

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

5962e NS 08/16 © 2016. The Hartford Financial Services Group, Inc. All rights reserved. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

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. Home Office is Hartford, CT.

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 are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder.