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

**COVERAGE INFORMATION**
You may enroll for the following short-term disability benefit: 66 2/3% of your weekly earnings to a maximum weekly benefit of $1,500. Your minimum weekly benefit will be $25.

**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?**
This insurance is guaranteed issue coverage – it is available without having to provide information about your health. This coverage is subject to a pre-existing condition limitation, which is detailed on the Limitations & Exclusions sheet.³

**HOW DO I PAY FOR THIS INSURANCE?**
Premium 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.

**WHEN CAN I ENROLL?**
You may enroll from May 1, 2018 to June 1, 2018.

**WHEN DOES THIS INSURANCE BEGIN?**
The effective date of this coverage is July 1, 2018.

**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. 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 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% of your pre-disability weekly earnings.

Pre-disability earnings are defined in your policy.

**WHEN DOES MY BENEFIT BECOME PAYABLE?**
For disabilities caused by sickness or injury, benefits begin after you are disabled for 10 days.

**HOW LONG WILL I RECEIVE BENEFITS?**
Benefits will be payable for 22 weeks or until you are no longer disabled, whichever occurs first.

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.