

GET THE FACTS - QUICK REFERENCE GUIDE

DisabilityFLEX[®] INSURANCE PLAN

This customizable disability insurance coverage helps protect an employee's income while helping them return to work sooner - making it an important consideration for any employee benefit package.

Here are the facts on the DisabilityFLEX plans from **The Hartford's Employee Choice BenefitsSM**.

| PLAN DESIGN & BENEFIT INFORMATION | | OPTIONS AVAILABLE 50+ ELIGIBLE LIVES |
|------------------------------------|--|--|
| Eligibility Basics | <ul style="list-style-type: none"> Employee (EE) - Actively working 30 hours/week | Required work hours can be set by the employer; Minimum is 20/week |
| Funding Options | <ul style="list-style-type: none"> 100% employee-paid (voluntary) Fully insured | |
| Coverage Amounts | <ul style="list-style-type: none"> Flat benefit amounts Up to \$2,000/week in increments of \$100, not to exceed 60% of earnings State exceptions apply | Maximum benefit can be any \$100 increment between \$100 - \$2,500/week |
| Minimum Benefit | \$100 | Any \$100 increment between \$100 - \$2,000 |
| Coverage Election | Employee Only | |
| UNDERWRITING GUIDELINES | | OPTIONS AVAILABLE 50+ ELIGIBLE LIVES |
| Required Info to Quote | <ul style="list-style-type: none"> Group - Name, state, SIC, effective date, current participation Employee census - DOB, gender, salaries, occupations, work zip code, current amount No census required for 10-49 lives | |
| Participation | <ul style="list-style-type: none"> 10-24 lives: Minimum of 40% participation 25+ lives: Minimum of 10 enrolled lives | |
| Rate Structure | <ul style="list-style-type: none"> Weekly rate per \$100 of weekly benefit 4 age bands, Under 35, 35-49, 50-65, and 65+ | Weekly Rate per \$10 Weekly Benefit Monthly Rate per \$100 Weekly Benefit Monthly Rate per \$10 Weekly Benefit |
| Rate Guarantee Period | <ul style="list-style-type: none"> 2 years For groups with 50+ lives and multi-year rate guarantees: <ul style="list-style-type: none"> - A group must achieve 10% participation to secure the rate guarantee - If 10% participation is not achieved, the rate guarantee may revert to 1 year | 1 year and 3 years |
| Guaranteed Issue | All Amounts | |
| Renewability | Annually renewable at the discretion of the group | |
| STANDARD PRODUCT PROVISIONS | | OPTIONS AVAILABLE 50+ ELIGIBLE LIVES |
| Benefits | Weekly payments for duration of disability | |
| Offsets | None | |
| Benefit Commencement Period | <ul style="list-style-type: none"> Choice of 1/8, 8/8, 15/15 or 30/30 (calendar days) Employer selects up to 2 choices to offer to employees | 3 or more choices may be offered to employees |

continued



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| STANDARD PRODUCT PROVISIONS | | OPTIONS AVAILABLE 50+ ELIGIBLE LIVES |
|--|---|--|
| Benefit Duration Period | <ul style="list-style-type: none"> • 50+ lives: Choice of 13, 26, 52 or 104 weeks • 10 - 49 lives: Choice of 13, 26, 52 weeks • Employer selects up to 2 choices to offer to employees | 3 or more choices may be offered to employees |
| Total Disability | 20% or less of pre-disability earnings | |
| Disabled and Working (Partial Disability) | <ul style="list-style-type: none"> • 20% - 80% of pre-disability earnings • Proportionate loss formula | |
| Rehabilitative Employment Benefit | <ul style="list-style-type: none"> • Pays a greater benefit to the employee if engaged in approved rehabilitative employment while disabled and working • 50% offset formula | |
| Survivor Benefit | Any benefits owed in the event of death are paid to the employee's estate | |
| Maternity, Mental Illness & Substance Abuse | Treated as any other illness | |
| Pre-Ex Benefit | Up to a 4 week benefit is payable if a disability is the result of a pre-existing condition | |
| Pre-Ex | <ul style="list-style-type: none"> • 1000+ lives: 3/3/12 • 50 - 999 lives: 6/6/12 • 10 - 49 lives: 12/12 • Some states may require a specific pre-ex | <ul style="list-style-type: none"> • 3/3/12 • 6/6/12 • 3/6/12 • 12/12/24 |
| Recurrent Disability Period | 15 calendar days | Period may vary if sold with LTD |
| Definition of Disability | Own Occ - Partial: Total Disability must be satisfied before Disabled and Working Benefits can be received. | Total Disability |
| Ability Assist[®] EAP¹ | 24/7/365 access to help for financial, legal or emotional issues | |
| HealthChampion^{SM1} | Administrative and clinical support following serious illness or injury | |
| ENROLLMENT | | OPTIONS AVAILABLE 50+ ELIGIBLE LIVES |
| Enrollment Type | <ul style="list-style-type: none"> • 1,000+ lives: Traditional (EOI) enrollment • 50 - 999 lives: Annual open enrollment • 10 - 49 lives: Traditional (EOI) enrollment | <ul style="list-style-type: none"> • 1,000+ lives: Annual open enrollment • 50 - 999 lives: Traditional (EOI) enrollment |

Insurance benefits payable are subject to your policy's Pre-Existing Conditions Limitation.

Prepare. Protect. Prevail.[®]

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing company Hartford Life and Accident Insurance Company. Home Office is Hartford, 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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