

Long Term Disability Insurance

The Hartford

Customer Service: (888) 563-1124

www.thehartfordatwork.com

The City provides Long Term Disability (LTD) insurance through The Hartford. LTD insurance is "income replacement" insurance that pays you a percentage of your monthly earnings if you are unable to work due to accident or injury. The City pays for this benefit 100% and your enrollment is automatic. A summary of the plan's benefit provisions is provided below. For details regarding all the plan's coverages, exclusions, and stipulations, contact Customer Service or go to www.thehartfordatwork.com.

Long Term Disability Plan Summary	
Definition of Disability	Disability means that you cannot perform one or more of the essential duties of your occupation due to an injury, sickness, pregnancy or other medical condition 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 36 months following the elimination period, 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 60% less than your pre-disability earnings.
Elimination Period	Benefits begin after 90 calendar days.
Benefit Percent	The plan replaces up to 60% of basic monthly earnings.
Monthly Benefit Minimum / Maximum	\$100 / \$5,000
Benefit Duration	If under age 63 when disabled, benefit may be payable up to your normal Social Security retirement age. If you are 63 or older, benefits may be payable beyond normal retirement age. Consult your certificate for full description.
Pre-existing Condition	Any condition for which you sought medical attention or took medication in the 90 days prior to your coverage becoming effective will not be covered unless the date of the disability follows 365 days of continuous coverage under this plan or you go 90 continuous, consecutive days treatment free.
Mental & Nervous / Substance Abuse	24 month limit unless confined to a facility.
Cost to You	None. The City pays for this benefit.