

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 \$1,000 in increments of \$100, not to exceed 60% of earnings State exceptions apply 	Maximum benefit can be any \$100 increment between \$100 - \$1,000
Minimum Benefit	\$100	Any \$100 increment between \$100 - \$1,000
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 Assumptions	10 enrolled lives	
Rate Structure	<ul style="list-style-type: none"> per \$100 of weekly benefit 4 age bands, Under 35, 35-49, 50-65, and 65+ 	
Rate Guarantee Period	2 years	1 year and 3 years
Guaranteed Issue	All Amounts	
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 8/8, 15/15 or 30/30 (calendar days) Injury and sickness periods must match (i.e. 15/15) Employer selects up to 2 choices to offer to employees 	3 or more choices may be offered to employees

continued



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DisabilityFLEX[®] INSURANCE PLAN

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[®] EAP	24/7/365 access to help for financial, legal or emotional issues	
HealthChampionSM	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.SM

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¹ Disability Statistics. 3 July 2013. Council for Disability Awareness. Web. 26 August 2014. www.disabilitycanhappen.org/chances_disability/disability_stats.asp

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