



Short Term Disability Insurance with Buy-up Option

 Carolinas HealthCare System	Benefit Highlights Carolinas HealthCare System
What is buy-up short term disability insurance?	Buy-up short term disability insurance provides a benefit 8 days earlier than the employer paid short term disability plan. If approved, short term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury. This highlight sheet is an overview of your voluntary short term disability insurance.
What is disability?	Disability is defined in The Hartford's contract 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% of your pre-disability weekly earnings.
Am I eligible?	You are eligible if you are an active full time employee with standard work hours of 30 or more hours per week (excluding: Corporate Officers, Administrators, CPN Physicians, and Faculty Physicians).
How much coverage would I have?	Short term disability insurance would pay you a benefit of 60% of your weekly earnings, to a maximum of \$2,500 per week. Earnings are defined as in The Hartford's contract with your employer.
When can I enroll?	You can enroll during your scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.
How long do I have to wait before I can receive my benefit?	With the employer paid short term disability insurance plan, if you become disabled, your benefits would start on the 15 th day of sickness, of the 15 th day due to injury. Your benefit could continue up to 24 weeks. If you elect to purchase the short term disability buy-up option, you will be eligible for benefits starting on the 8th day after your injury or 8th day of sickness. Your benefits could continue for up to 25 weeks.
I already have disability coverage through my employer; do I have to do anything?	If you take no action, your coverage will automatically continue with The Hartford subject to the terms of the contract.

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If I'm disabled, can the amount of my benefit be reduced?	Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive.
Are there other limitations to enrollment?	<p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability.</p> <p>If this is the first time you are eligible to elect coverage, evidence of insurability is not required.</p> <p>If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.</p>

Important Details

Exclusions:

You cannot receive voluntary short term 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
- any case where your being engaged in an illegal occupation was a contributing cause to your disability
- sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
- any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

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)
- workers' compensation
- 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 you start to receive that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- personal disability policies
- Social Security increases

This benefit highlights sheet is an overview of the voluntary short term disability insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.

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