



INCOME PROTECTION FROM THE HARTFORD

City of Venice	Basic Short Term Disability Insurance Benefit Highlights
What is Basic Short Term Disability Insurance?	Basic Short Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury. This highlight sheet is an overview of your Basic Short Term Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.
What is disability?	Disability is defined in The Hartford's* contract with your employer. Typically disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current weekly earnings are 80% or less than of your pre-disability earnings
Am I eligible?	You are eligible if you are an active full time employee who works at least 37.5 hours per week on a regularly scheduled basis.
How much coverage would I have?	Your Employer provides Basic Short Term Disability Insurance coverage that pays you a benefit of 60% of your weekly Earnings. The maximum Basic Short Term Disability Insurance benefit you could receive is \$1200 per week. Earnings are defined as in The Hartford's contract with your employer.
When can I enroll?	As an eligible employee you are automatically covered by Basic Short Term Disability Insurance; you do not have to enroll.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than the first day of the month following the date on which you complete a waiting period of 30 days of continuous service. 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?	Once you are approved for coverage, you will be eligible to collect your Basic Short Term Disability Insurance benefit starting on the later of the 30 th day, or after all paid sick, vacation and personal days have been exhausted, if the disability is caused by an injury, or on the later of the 30 th day, or after all paid sick, vacation and personal days have been exhausted, if the disability is caused by a sickness. Injury and Sickness are defined in The Hartford's contract with your employer. Your benefit payment could continue up to a maximum of 9 weeks.
If I'm disabled, can the amount of my benefit be reduced?	Yes. As described on the following page, Basic Short Term Disability Insurance benefit may be reduced by other income you receive.

Important Details

The following is an overview of your Basic Short Term Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Exclusions: You cannot receive Basic 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

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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
- Mandatory “no-fault” automobile insurance plans *Note: not allowed in certain situs states
- 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
- The portion of your Short -Term Disability payment that you place in an IRS-approved account designed to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal (individual) disability policies
- Social Security increases

This Benefit Highlights Sheet is an overview of the Basic 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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