



Income Protection

Long-Term Disability

Benefit Highlights for:		
State of Arizona		
What is Long-Term Disability Insurance?	<p>Long-Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury. Your employer currently provides this coverage at no cost to you.</p> <p>This highlight sheet is an overview of your Long-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.</p>	
Why do I need Long-Term Disability Coverage?	<p>Most accidents and injuries that keep people off the job happen outside the workplace and therefore are not covered by worker's compensation. When you consider that nearly three in 10 workers entering the workforce today will become disabled before retiring¹, it's protection you won't want to be without.</p> <p>¹ Social Security Administration, Fact Sheet 2007.</p>	
What is disability?	<p>Disability is defined in The Hartford's contract. The contract states that, during the 180-day Elimination Period 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 policy. After the Elimination Period, 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 policy and, as a result, your current monthly earnings are less than 80% of your pre-disability earnings.</p> <p>Your benefit may continue beyond 24 months only if you are prevented from performing one or more of the essential duties of ANY occupation and, as a result, your current monthly earnings are less than 80% of your pre-disability earnings.</p>	
Am I eligible?	<p>You are eligible if you are an active employee or officer as defined by the Arizona Administrative Code Title 2, Chapter 6 and not covered by the Arizona State Retirement System Long-Term Disability plan.</p>	
How much coverage would I have?	<p>Your employer provides basic Long-Term Disability Insurance that pays you a benefit of 66 2/3% of your base pay to a maximum of \$10,000 per month.</p>	
When can I enroll?	<p>As an eligible employee, you are automatically enrolled in Long-Term Disability Insurance; you do not have to enroll.</p>	

¹ The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, 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. This brochure/presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. BHS-1234 (05/09)

How long do I have to wait before I can receive my benefit?	You must be disabled for at least 180 days before you can receive a Long-Term Disability benefit payment.	
Can the duration or amount of my benefit be reduced?	Yes. Your benefit duration may be reduced once you reach certain ages specified in The Hartford's contract with your employer. In addition, as described below in the Important Details section, your monthly Long-Term benefit may be reduced by other income you receive.	
How long will my disability payments continue?	For as long as you remain disabled or until you reach age 65 whichever is sooner. If your disability occurs at age 62 or above, the duration of your payments will be determined by the table below:	
	Age at disability	LTD benefits payable through
	Age 62	the date the 42nd monthly benefit is payable
	Age 63	the date the 36th monthly benefit is payable
	Age 64	the date the 30th monthly benefit is payable
	Age 65	the date the 24th monthly benefit is payable
	Age 66	the date the 21st monthly benefit is payable
	Age 67	the date the 18th monthly benefit is payable
	Age 68	the date the 15th monthly benefit is payable
	At age 69 or older	the date the 12th monthly benefit is payable

Important Details

This document is an overview of your Long-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 Long-Term Disability benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- Military service for any country engaged in war or other armed conflict
- 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
- You must be under the regular care of a physician to receive benefits.

Mental Illness, Alcoholism and Substance Abuse:

- You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24-month lifetime limit.

Pre-existing Conditions: Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for the length of time specified in the contract before the effective date of your insurance, or
- You have been insured under this coverage for the length of time specified in the contract prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

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 that are funded by your after-tax contributions
- The portion of your Long-Term Disability payment that you place in an IRS-approved account to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

This Benefit Highlights Sheet is an overview of the Long-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.

Underwritten by:
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