

GROUP LONG-TERM DISABILITY INSURANCE BENEFIT HIGHLIGHTS



More than 1 in 4 adults in the U.S. has some type of disability.¹

HopeHealth, Inc.

A disability can happen to anyone. Long-term disability insurance helps protect your paycheck if you're unable to work for a long period of time after a serious condition, injury or sickness.



To learn more about Long-Term Disability insurance, visit thehartford.com/employee-benefits/employees

COVERAGE INFORMATION

| BENEFIT PERCENTAGE (PERCENT OF YOUR EARNINGS) | MAXIMUM MONTHLY BENEFIT AMOUNT | MINIMUM (BASED ON MAXIMUM BENEFIT BEFORE THE DEDUCTION OF OTHER INCOME BENEFITS) | BENEFIT STARTS (ELIMINATION PERIOD) | BENEFIT DURATION |
|---|--------------------------------|--|-------------------------------------|--|
| 60% | \$15,000 | The greater of \$100 or 10% of the benefit | After 90 days disabled | Disabled before: Age 63 Benefit duration: As long as you are disabled Benefit duration maximum: The greater of your Social Security Normal Retirement Age or 4 years |

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible if you are an active full time physician who works at least 30 hours per week on a regularly scheduled basis, excluding on-call hours.

AM I GUARANTEED COVERAGE?

This insurance is guaranteed issue coverage – it is available without having to provide information about your health. If you are a late entrant, evidence of insurability is required for the full coverage amount.

This coverage is subject to a pre-existing condition exclusion. Please refer to the Limitations & Exclusions sheet provided with this benefit highlights sheet for more information on limitations and exclusions, such as pre-existing conditions.

WHEN CAN I ENROLL?

You are required to enroll in this coverage. Enrollment will take place during any scheduled enrollment period, or within 31 days of the completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

This insurance will become effective on the date you become eligible. You must be actively at work with your employer on the day your coverage takes effect.

WHEN DOES THIS INSURANCE END?

This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you leave your employer, or the coverage is no longer offered.

WHAT DOES IT MEAN TO BE DISABLED?

Disability is defined in The Hartford's certificate 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 monthly earnings are less than 80% (standard) of your pre-disability earnings.

If you are a physician, your occupation means the general or sub-specialty you are practicing at your Employer.

Pre-disability earnings are defined in your policy.