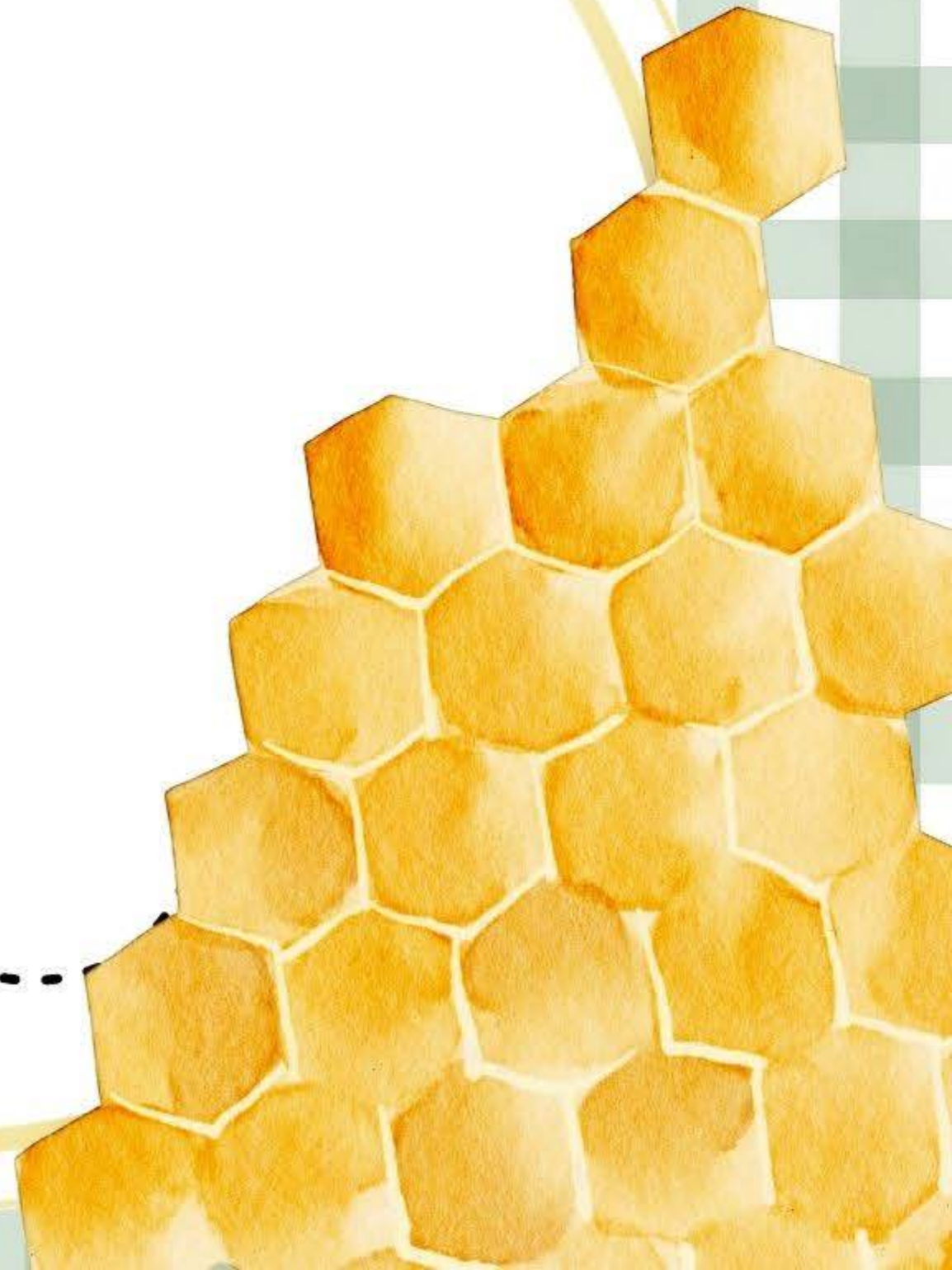
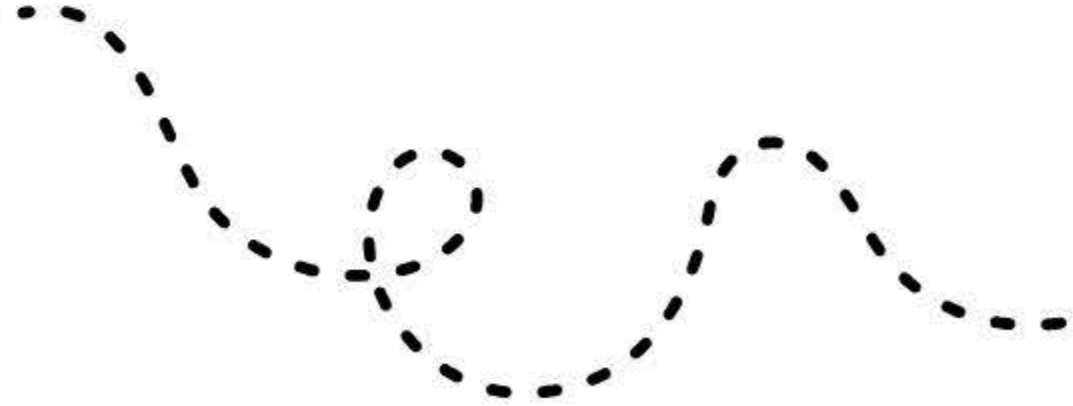
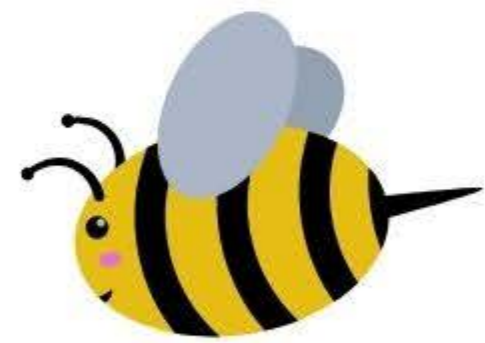




The Hartford



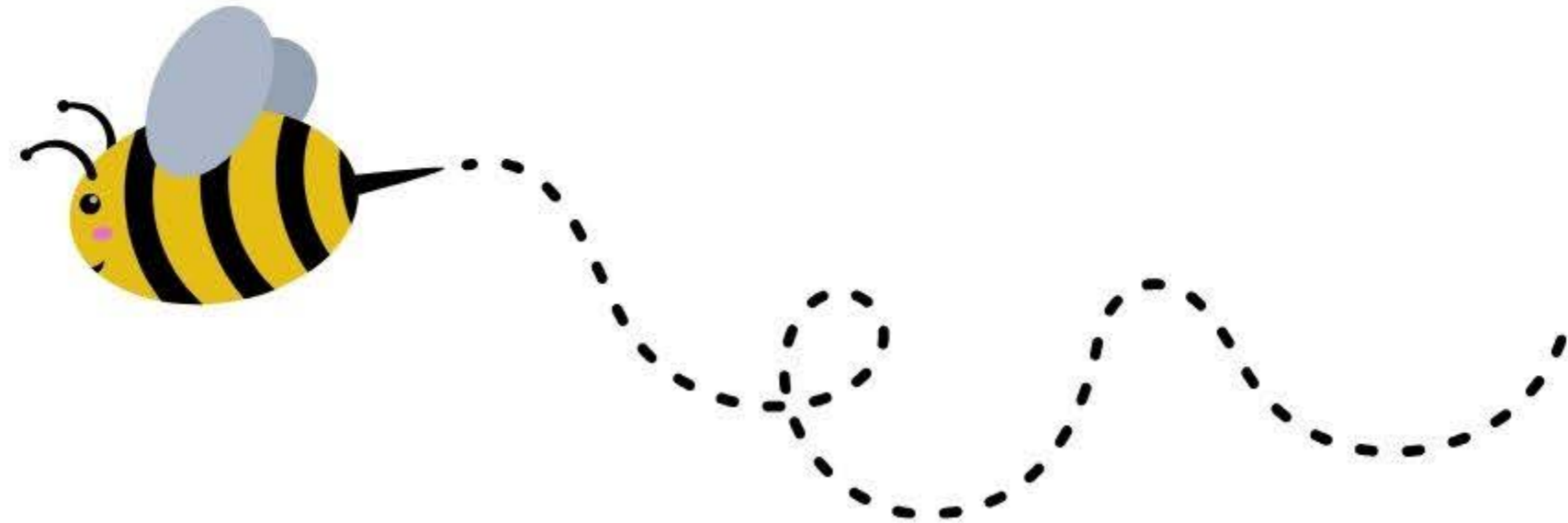
Tammy Awalt
The Hartford

WHAT TO EXPECT FROM YOUR MATERNITY BENEFITS: YOUR BENEFIT OPTIONS

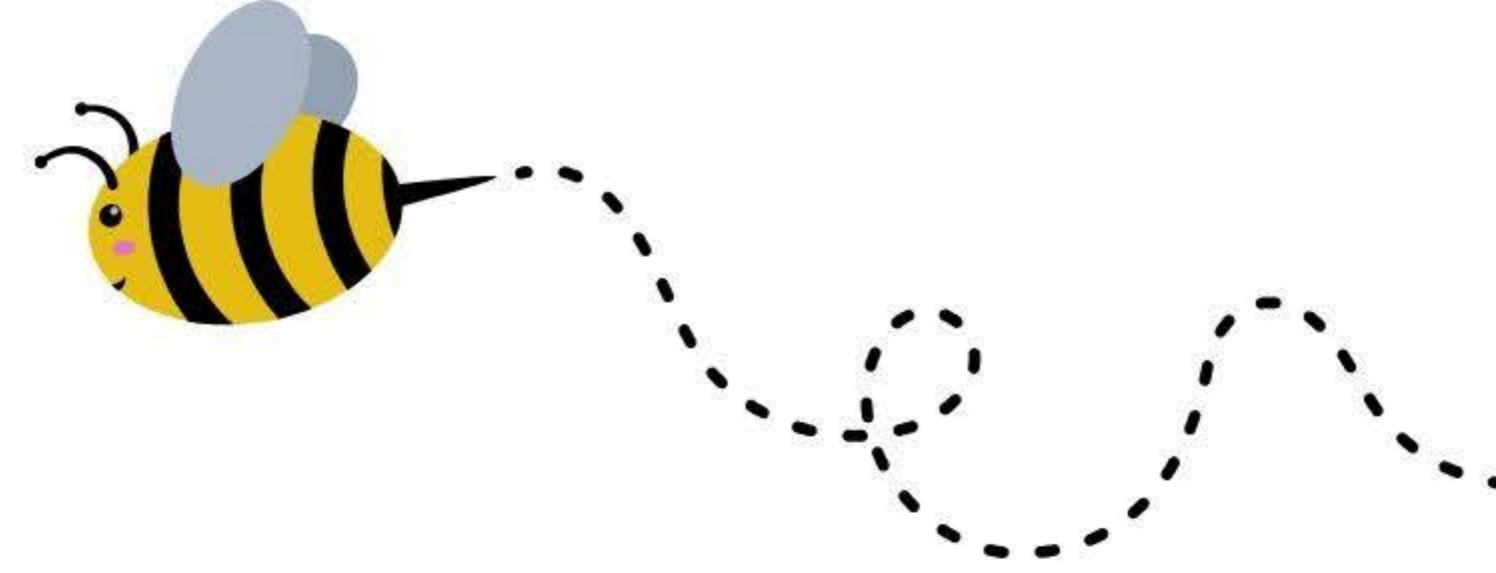


EDUCATOR DISABILITY INSURANCE PROVIDES:

Income protection when you are unable to work while disabled and recovering from the birth of a child.



VOLUNTARY HARTFORD EDUCATOR DISABILITY INSURANCE

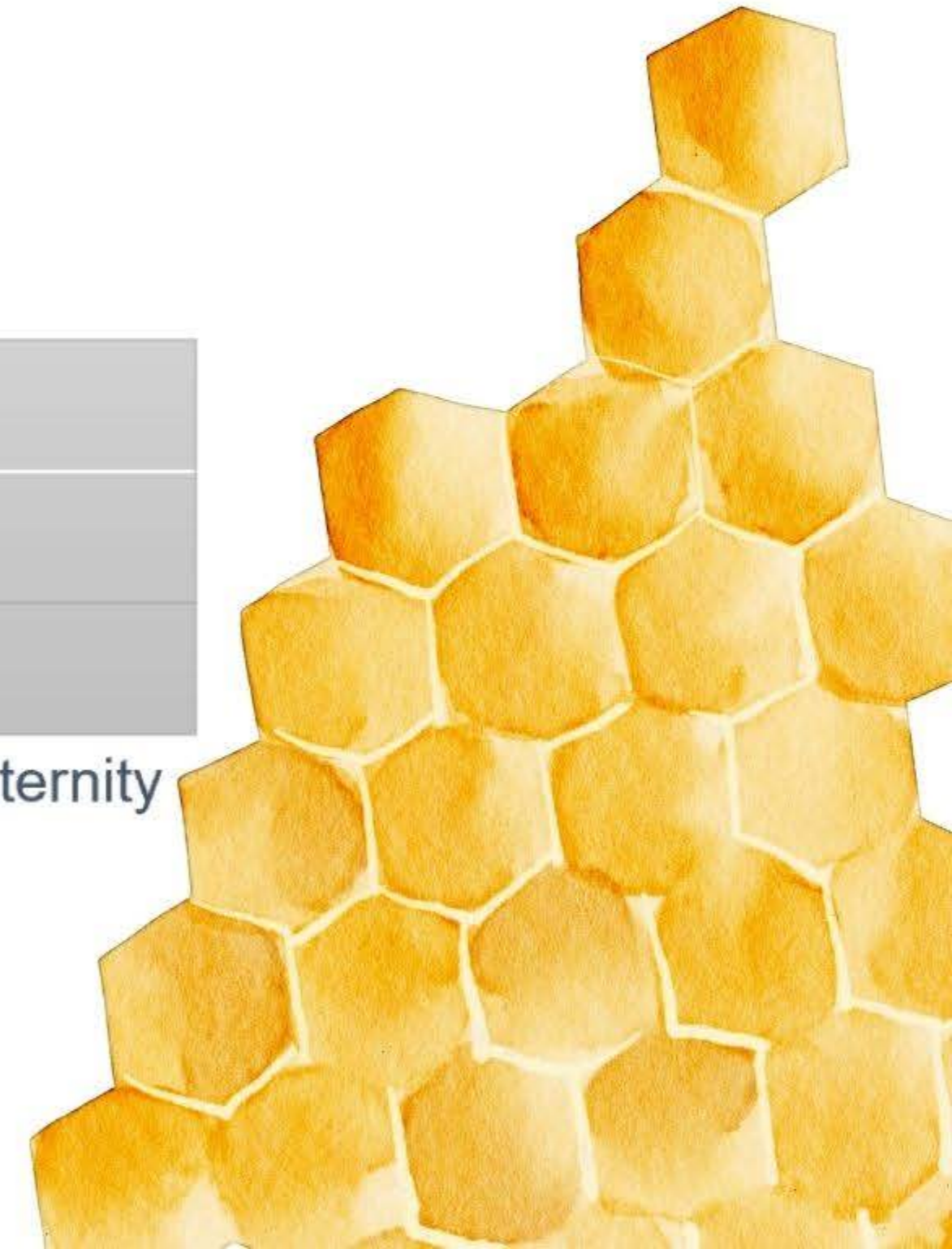


You choose coverage to fit your needs & budget:

- Choose your coverage amount:
 - **\$100** increments up to the lesser of **66.67%** of your monthly earnings or **\$10,000**
- Choose your plan waiting period:*
 - Benefits begin after your elected waiting period.

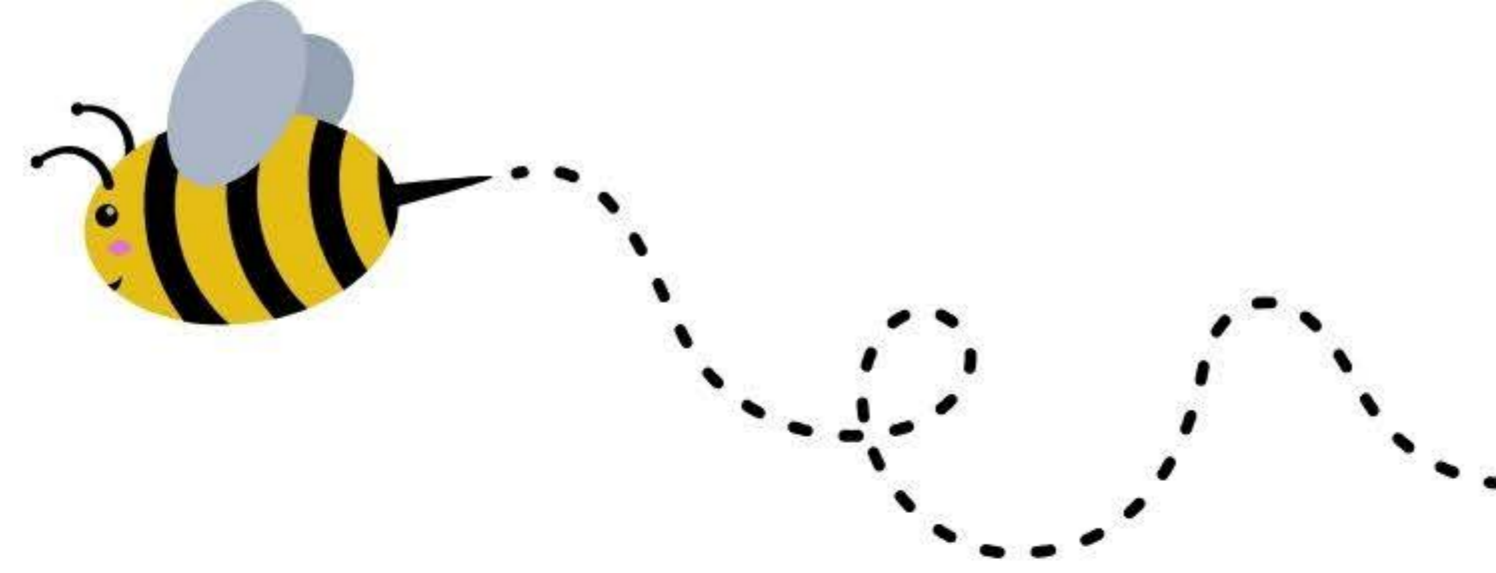
7 TH day Injury & Illness (includes 1 st Day Hospital)	60 TH day Injury & Illness
14 TH day Injury & Illness (includes 1 st Day Hospital)	90 TH day Injury & Illness
30 TH day Injury & Illness (includes 1 st Day Hospital)	180 TH day Injury & Illness

- Benefits are payable up to recovery or SSNAR for Sickness – Maternity is treated the same as any other illness.
- Disability Benefits are tax free



*The waiting period is the time period you must be disabled before your benefits begin.

VOLUNTARY HARTFORD EDUCATOR DISABILITY INSURANCE



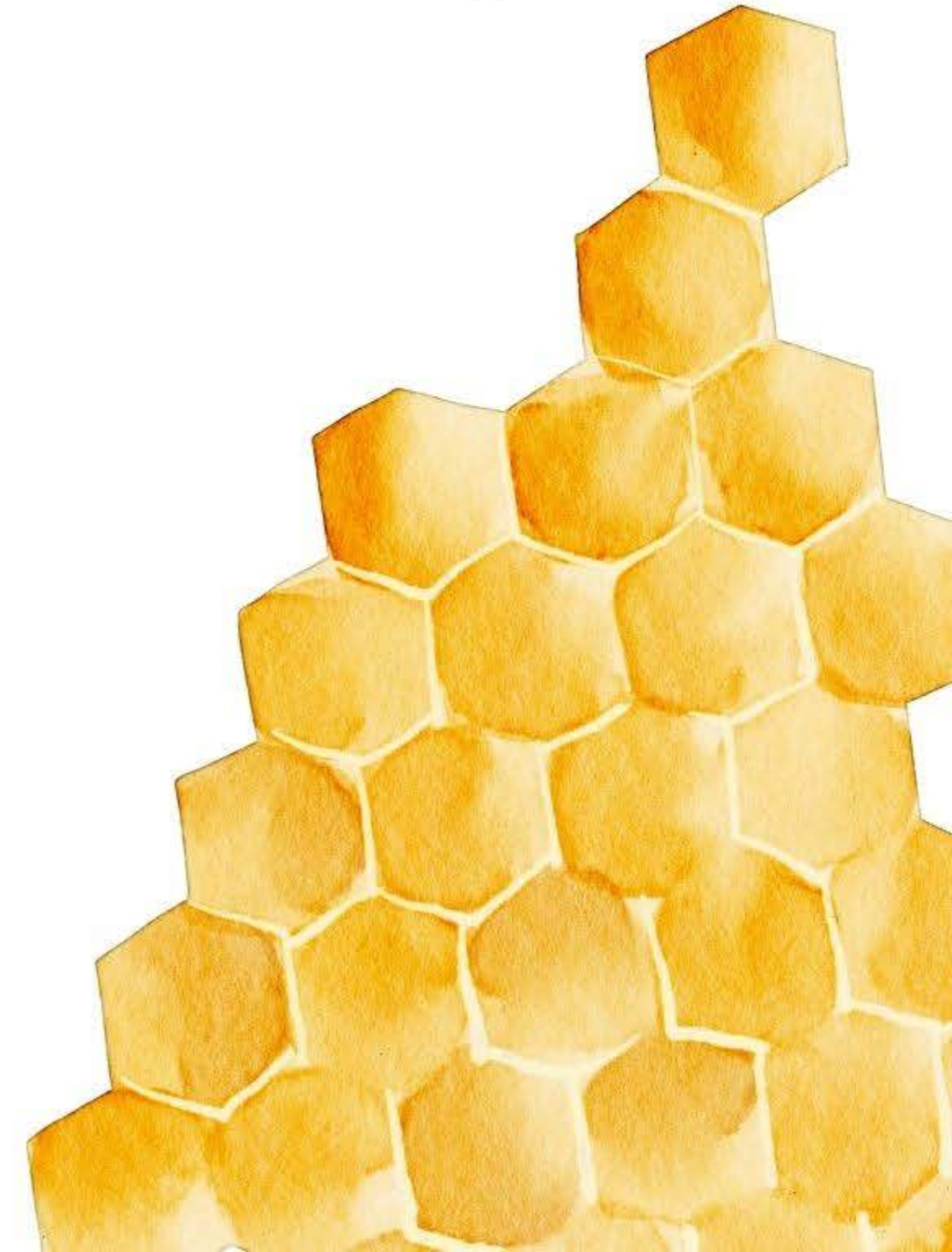
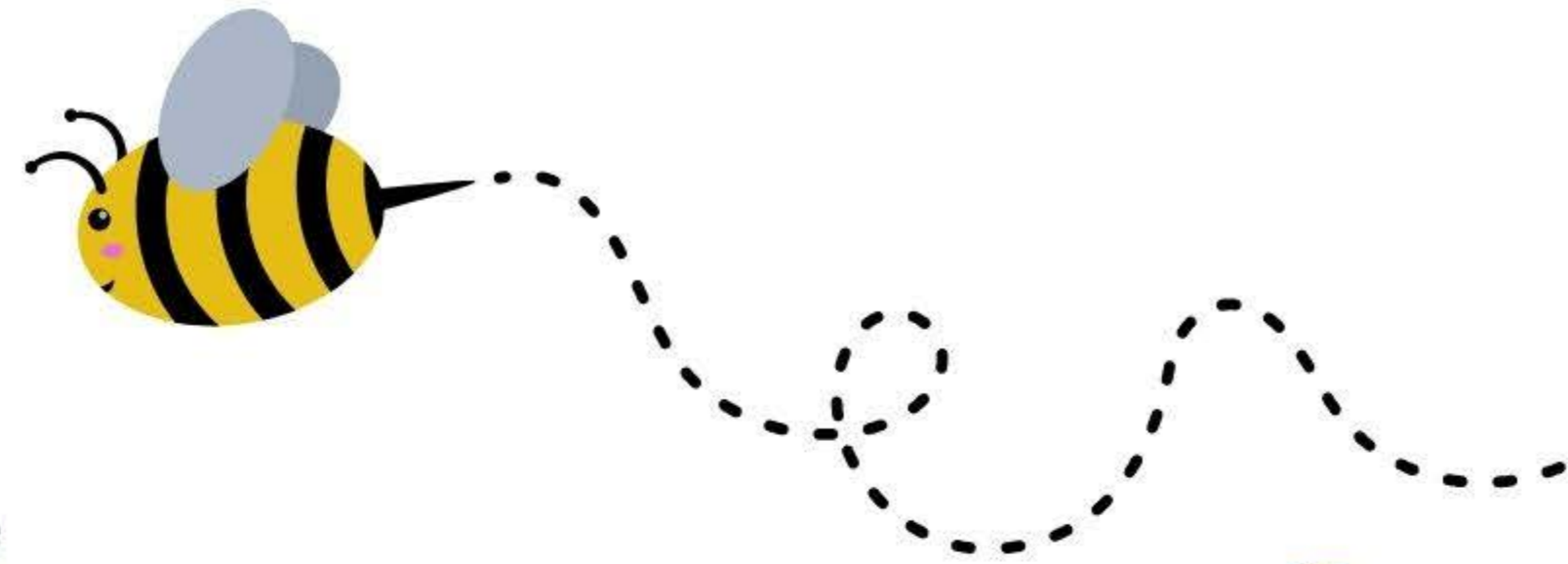
Features

- Telephonic claim intake
- Pre-ex benefit.
 - If your pregnancy is pre-existing you could still receive up to a 1-month benefit
- First Day Hospital
 - If you elect a 30 day Waiting Period or less, benefits start immediately if you go into the hospital for 24 hours



ABILITY ASSIST RESOURCES (EAP) COUNSELING SERVICES WITH HEALTHCHAMPION

- **FamilySource** – personal convenience services provide a wide range of support for needs like childcare, elder care, education, health/wellness and moving/re-location.
- **LegalConnect** – access to unlimited telephone access to on staff attorneys to answer legal questions pertaining to things like family law, ID theft, custody.
- **FinancialConnect** – offers unlimited telephone access to on-staff financial advisors/professions such as certified public Accountants, financial planners for things like budgeting, debt, credit, tax issues, retirement planning etc.
- **HealthChampion** - Health Care Navigation services & support Specialists that will assist with a variety of both administrative and clinically related concerns such as: EOB explanation, review of diagnosis and treatment options, cost estimation and support for billing questions



VOLUNTARY HARTFORD EDUCATOR DISABILITY INSURANCE



Additional Important Information:

- Proof of good health, known as Evidence of Insurability is not required to enroll for coverage
- Pre-Existing Conditions Limitation: **3/3/12**:
 - Lookback period of **3** months
 - Treatment free for 3 months while covered under the plan
 - Continuously insured period of **12** months; once insured for **12** months, pre-existing condition limitation no longer apply
- Limited 1 month benefit payable for employees deemed to have a pre-existing condition

