

BENEFIT HIGHLIGHTS FOR:

Overton ISD – LTD Premium Option

EDUCATOR DISABILITY INSURANCE OVERVIEW

What is Educator Disability Income Insurance?

Educator Disability insurance combines the features of a short-term and long-term disability plan into one policy. The coverage pays you a portion of your earnings if you cannot work because of a disabling illness or injury. The plan gives you the flexibility to choose a level of coverage to suit your need.

You have the opportunity to purchase Disability Insurance through your employer. This highlight sheet is an overview of your Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Why do I need Disability Insurance Coverage?

More than half of all personal bankruptcies and mortgage foreclosures are a consequence of disability¹

¹ Facts from LIMRA, 2016 Disability Insurance Awareness Month

The average worker faces a **1 in 3 chance** of suffering a job loss lasting 90 days or more due to a disability²

² Facts from LIMRA, 2016 Disability Insurance Awareness Month

Only 50% of American adults indicate they have enough savings to cover three months of living expenses in the event they're not earning any income³

³ Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2018

ELIGIBILITY AND ENROLLMENT

Eligibility

You are eligible if you are an active employee who works at least 20 hours per week on a regularly scheduled basis.

Enrollment

You can enroll in coverage within 31 days of your date of hire or during your annual enrollment period.

Effective Date

Coverage goes into effect subject to the terms and conditions of the policy. You must satisfy the definition of Actively at Work with your employer on the day your coverage takes effect.

Actively at Work

You must be at work with your Employer on your regularly scheduled workday. On that day, you must be performing for wage or profit all of your regular duties in the usual way and for your usual number of hours. If school is not in session due to normal vacation or school break(s), Actively at Work shall mean you are able to report for work with your Employer, performing all of the regular duties of Your Occupation in the usual way for your usual number of hours as if school was in session.

FEATURES OF THE PLAN

Benefit Amount You may purchase coverage that will pay you a monthly flat dollar benefit in \$100 increments between \$200 and \$10,000 that cannot exceed 66 2/3% of your current monthly earnings. Earnings are defined in The Hartford's contract with your employer.

Elimination Period You must be disabled for at least the number of days indicated by the elimination period that you select before you can receive a Disability benefit payment. The elimination period that you select consists of two numbers. The **first number shows** the number of days you must be disabled by an accident before your benefits can begin. The **second number indicates** the number of days you must be disabled by a sickness before your benefits can begin. Plan elimination periods: **0/7, 14/14, 30/30, 60/60, 90/90, 180/180**

For those employees electing an elimination period of 30 days or less, if you are confined to a hospital for 24 hours or more due to a disability, the elimination period will be waived, and benefits will be payable from the first day of hospitalization.

Maximum Benefit Duration Benefit Duration is the maximum time for which we pay benefits for disability resulting from sickness or injury. Depending on the schedule selected and the age at which disability occurs, the maximum duration may vary. Please see the applicable schedule below based on your election of the **Premium** benefit option.

Premium Benefit Option: For the **Premium** benefit option – the table below applies to disabilities resulting from **sickness or injury**.

Age Disabled	Maximum Benefit Duration
Prior to 63	To Normal Retirement Age or 48 months if greater
Age 63	To Normal Retirement Age or 42 months if greater
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and older	18 months

Mental Illness, Alcoholism and Substance Abuse, and Specified Condition Limitation You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse, and specified condition limitation for a total of 24 months outpatient 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, or specified condition limitation does not count toward the 24-month lifetime limit.

Partial Disability Partial Disability is covered provided you have at least a 20% loss of earnings and duties of your job.

Other Important Benefits **Survivor Benefit** - If you die while receiving disability benefits, a benefit will be paid to your

spouse or child under age 25, equal to three times your last monthly gross benefit.

The Hartford's Ability Assist service is included as a part of your group Long Term Disability (LTD) insurance program. You have access to Ability Assist services both prior to a disability and after you've been approved for an LTD claim and are receiving LTD benefits. Once you are covered you are eligible for services to provide assistance with child/elder care, substance abuse, family relationships and more. Employees receive professional counseling for financial, legal, and emotional issues 24/7/365. Includes unlimited phone access with a professional representative. Services are also available to spouses and dependent children.

Health Champion Healthcare Support Services – A service that offers unlimited access to Benefit Specialists and nurses for administrative and clinical support to address medical care and claims concerns. Service includes claim and billing support, explanation of benefits, cost estimates/fee negotiation, information related to conditions and available treatments. And support to help prepare for medical visits.

Travel Assistance & ID Theft Protection & Assistance Services - Emergency Medical Assistance, Emergency Personal Services, Pre-Trip Information. Our travel assistance program is enhanced to include services for ID theft protection and assistance. Caseworkers are available 24/7 to employees, their spouse and dependents. They don't need to be traveling to use this service.

Identity Theft Service include: Prevention through education and identity theft resolution kit, detection through credit bureau notification and fraud alert and resolution with credit information review, affidavit and card replacement assistance.

Workplace Modification provides for reasonable modifications made to a workplace to accommodate your disability and allow you to return to active full-time employment.

PROVISIONS OF THE PLAN

Definition of Disability	Disability is defined as 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 conditions covered by the insurance, and as a result, your current monthly earnings are 80% or less of your pre-disability earnings.
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One you have been disabled for 24 months, you must be prevented from performing one or more essential duties of any occupation, and as a result, your monthly earnings are 66 2/3% or less of your pre-disability earnings.

Pre-Existing Condition Limitation	Your policy limits the benefits you can receive for a disability caused by a pre-existing condition. In general, if you were diagnosed or received care for a disabling condition within the 3 consecutive months just prior to the effective date of this policy, your benefit payment will be limited, unless: You have not received treatment for the disabling condition within 3 months, while insured under this policy, before the disability begins, or You have been insured under this policy for 12 months before your disability begins.
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If your disability is a result of a pre-existing condition, we will pay benefits for a maximum of 4 weeks.

Continuity of Coverage	If you were insured under your district's prior plan and not receiving benefits the day before this policy is effective, there will not be a loss in coverage, and you will get credit for your prior carrier's coverage.
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Recurrent Disability	<i>What happens if I Recover but become Disabled again?</i> Periods of Recovery during the Elimination Period will not interrupt the Elimination Period, if the number of days You return to work as an Active Employee are less than one-half (1/2) the number of days of Your Elimination Period. Any day within such period of Recovery, will not count toward the Elimination Period.
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Benefit Integration	Your benefit may be reduced by other income you receive or are eligible to receive due to your disability, such as: • Social Security Disability Insurance • State Teacher Retirement Disability Plans • Workers' Compensation • Other employer-based disability insurance coverage you may have • Unemployment benefits • Retirement benefits that your employer fully or partially pays for (such as a pension plan) Your plan includes a minimum benefit of 10% of your elected benefit.
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General Exclusions	You cannot receive 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
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Termination Provisions	Your coverage under the plan will end if: • The group plan ends or is discontinued • You voluntarily stop your coverage • You are no longer eligible for coverage • You do not make the required premium payment • Your active employment stops, except as stated in the continuation provision in the policy
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