Disability & Life Insurance
Plan Highlights
for Staff

This booklet is designed to summarize the University of Hartford’s disability and life insurance coverages available to our regular full-time staff. It is not intended to be all inclusive. Where there are differences between the provisions of this booklet and more specific statements contained in University files (such as plan documents), those statements shall control.

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DISABILITY INSURANCE

Short-term Disability
Short-term disability benefits for regular full-time staff are outlined in the Employment Manual.

Long-term Disability
The University provides long-term disability insurance coverage to all regular full-time employees. This benefit provides income protection for approved long-term disabilities extending beyond 26 weeks (six months).

Long-term disability insurance benefits are provided by the University at no cost to eligible employees. Coverage is effective after the first full day of employment. Long-term disability benefits are administered and payable by the insurance carrier and are paid as follows:

- An eligible employee who IS a participant in the University’s Defined Contribution Retirement Annuity Plan (managed by TIAA) is eligible to receive 60% of his/her gross monthly earnings during an approved disability.
- An eligible employee who IS NOT a participant in the University’s Defined Contribution Retirement Annuity Plan (managed by TIAA) is eligible to receive 50% of his/her gross monthly earnings during an approved disability.

Under the terms of the plan, the maximum monthly benefit is $7,500; the minimum monthly benefit is $100 or 10% of your gross monthly benefit, whichever is greater.

Long-term disability benefits may be reduced by other income you are receiving from sources such as Social Security, Workers’ Compensation or retirement benefits.

BASIC LIFE INSURANCE

The University provides all regular full-time employees with a term life insurance policy valued at two times annual base/contracted salary, to a maximum of $400,000. This policy includes a double indemnity benefit in the event of accidental dismemberment or death. Coverage is effective on the first day of the month following date of hire. A Designation of Beneficiary form must be completed and returned to HRD.

Age Reduction
At age 70, the amount of this life insurance is reduced by 50%.

Conversion and Portability
This plan provides conversion and/or portability options upon separation of employment.

OPTIONAL LIFE INSURANCE

All newly-hired regular full-time employees can elect to purchase any or all of the optional life insurance coverage(s) noted below during their first 31 days of employment. Proof of insurability restrictions may apply.

Please complete the Optional Life Insurance Coverage(s) form, whether or not you elect any or all of these coverages. This form must be returned to HRD within your first 31 days of employment.

Conversion and Portability
This plan provides conversion and/or portability options upon separation of employment.
**Supplemental Life Insurance**

Additional term life insurance coverage can be purchased in increments equal to one, two, three or four times annual base/contracted salary, to a maximum of $500,000. Proof of insurability is required for coverage above $250,000. Coverage is effective on the first day of the month following date of hire.

The employee pays 100% of the premium for this coverage, which is currently $0.293 per $1,000 worth of coverage per month. Plan rates are subject to change.

Age Reduction
At age 70, the amount of this life insurance is reduced by 50%.

**Spousal Life Insurance**

Spousal term life insurance coverage can be purchased in $10,000 increments, to a maximum of $100,000. Proof of insurability is required for coverage above $30,000. Coverage is effective on the first day of the month following date of hire.

The employee pays 100% of the premium for this coverage, which is currently $0.27 per $1,000 worth of coverage per month. Plan rates are subject to change.

**Dependent Child(ren) Life Insurance**

Dependent child(ren) term life insurance coverage can be purchased in $5,000 increments, to a maximum of $25,000. Proof of insurability is required for coverage above $10,000. Coverage is effective on the first day of the month following date of hire.

The employee pays 100% of the premium for this coverage, which is currently $0.156 per $1,000 worth of coverage per month. Plan rates are subject to change.

Dependent children are defined as live birth to less than 14 days (with a reduced benefit) and 14 days to 19 years of age (or to age 25 if the child is a full-time student). Premiums do not change regardless of the number of dependent children you may have.

Please refer to the summary plan description, located on the HRD website at http://www.hartford.edu/hrd, or contact your designated HR Service Partner for more information.

The University reserves the right to change providers, or plan descriptions, or plan provisions, as it deems necessary.

The University of Hartford reserves the right to modify any condition of employment in whatever manner we believe to be appropriate based on changes in legal requirements, business conditions, market factors or other relevant circumstances.

If you have questions regarding any of the options described herein, or any other benefits offered by the University of Hartford, please contact your designated Human Resources Service Partner or visit our website at www.hartford.edu/hrd for further details.

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