

UNIVERSITY OF HARTFORD

**Short and Long-term Disability
& Life Insurance
Plan Highlights for Staff**

This booklet is designed to summarize the University of Hartford's short-term and long-term disability as well as 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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Short-term Disability Insurance

The University provides regular full-time staff who have completed one year of continuous service with salary continuation during short-term non-occupational medical disability, including pregnancy, when they become medically certified unable to perform their job. Only absences for injury or illness extending beyond five successive working days which have been medically certified are covered under this benefit. Benefits under this policy do not begin until the sixth successive working day of absence from the regular work schedule.

If a short-term disability absence is approved, the first five days of the absence will be paid by the University. Eligibility for these University-paid days will not exceed two occurrences in any given fiscal year. More than two approved short-term disability absences in any given fiscal year will require the employee to use his/her own Personal Days or Vacation to cover the first five days of the absence. In this case, any portion of the first five-day period not covered by Personal Days or Vacation will be unpaid. In addition, the employee will be placed on a Family and Medical Leave consistent with Family and Medical Leave laws and this Family and Medical Leave will run concurrent with the short-term disability leave.

The insurance carrier is responsible for claim adjudication and will determine eligibility for benefits upon receipt of appropriate medical certification from a treating physician. It is the responsibility of the staffmember to furnish evidence of disability satisfactory to the insurance carrier in order to receive benefit payments. **The insurance carrier may withhold benefits under this policy in any case where doubt of disability exists.** A physician's clearance for return to work will be required after any medical disability.

Short-term disability insurance is provided by the University at no cost to our staff. The level of benefit is based on completed years of service immediately preceding the extended absence. A maximum benefit of 26 weeks of salary continuation is available in either the fiscal year or for one continuous disability extending from one fiscal year to the next.

Disability extending beyond 26 weeks is covered under the University's Long-term Disability insurance program.

Disability being paid under Workers' Compensation insurance is not covered under this policy.

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

Long-term Disability Insurance

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

Long-term disability insurance is provided by the University at no cost to our staff. 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 not*** a participant in the University's Defined Contribution Retirement Plan (TIAA-CREF) is eligible to receive **50%** of his/her gross monthly earnings during an approved disability.
- An eligible employee who ***is*** a participant in the University's Defined Contribution Retirement Plan (TIAA-CREF) is eligible to receive **60%** of his/her gross monthly earnings during an approved disability.

Under the terms of the plan, the maximum monthly benefit is \$7,500 and the minimum monthly benefit allowed 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.

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

Basic Life Insurance

The University provides all regular full-time staff with a term life insurance policy valued at two times your 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.

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

OPTIONAL LIFE INSURANCE

Regular full-time staff can elect to participate in any or all of the optional life insurance coverage(s) noted below. Proof of insurability restrictions may apply.

Supplemental Life Insurance

Regular full-time staff can purchase additional term life insurance coverage 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.

This benefit is contributory. The cost for this coverage 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%.

Please complete the Optional Life Insurance Coverage(s) form, whether or not you elect this coverage. 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.

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

Spousal Life Insurance

Regular full-time staff can purchase spousal life insurance coverage 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.

Please complete the Optional Life Insurance Coverage(s) form, whether or not you elect this coverage. 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.

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

Dependent Child(ren) Life Insurance

Regular full-time staff can purchase dependent child(ren) life insurance coverage 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 complete the Optional Life Insurance Coverage(s) form, whether or not you elect this coverage. 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.

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

Personal Accident Insurance

Regular full-time staff can purchase Personal Accident Insurance coverage. Please refer to the Personal Accident Insurance brochure for further details. Coverage is effective on the first day of the month following date of hire.

The employee pays 100% of the premium for this coverage. The monthly cost will vary depending on the level of benefit and coverage option you select. Age and benefit reduction rules apply. Plan rates are subject to change.

Please complete the Personal Accident Insurance Enrollment form, whether or not you elect this coverage. This form must be returned to HRD within your first 31 days of employment.

Portability

This plan provides portability options upon separation of employment.

Please refer to the summary plan description, located on the HRD website at <http://www.hartford.edu/hrd/Forms.aspx>, 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 in this booklet, 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.