GROUP VOLUNTARY LONG-TERM DISABILITY INSURANCE BENEFIT HIGHLIGHTS



Just over 1 in 4 of today's 20 year-olds will become disabled before they retire (age 67).[1]

Mid-Atlantic Permanente Medical Group, P.C.

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/employeebenefits**

COVERAGE INFORMATION

You may enroll for the following long-term disability benefit: 60% of your earnings to a maximum monthly benefit of $20,000. Your minimum monthly benefit will be the greater of $100 or 10% of the benefit based on monthly income loss before the deduction of other income benefits.

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this insurance if you are an active full-time Shareholder Physician or Shareholder Track Physician who works at least 20 hours per week on a regularly scheduled basis, excluding on-call hours.

AM I GUARANTEED COVERAGE?

If this is the first time you are eligible to elect coverage, evidence of insurability is not required. If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.

This coverage is subject to a pre-existing condition exclusion, which is detailed on the Limitations & Exclusions sheet.[3]

HOW DO I PAY FOR THIS INSURANCE?

Premium will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don't have to worry about writing a check or missing a payment.

WHEN CAN I ENROLL?

You may enroll during any scheduled enrollment period, within 31 days of the completion of any eligibility waiting period established by your employer.

WHEN DOES THIS INSURANCE BEGIN?

Insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

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?

With respect to Shareholder or Shareholder Track Physicians electing option A: 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% of your pre-disability earnings.

If you are a physician, your occupation means the general or sub-specialty in which you are practicing for which a specialty or sub-specialty is recognized by the American Board of Medical Specialties. If the sub-specialty in which you are practicing is not recognized by the American Board of Medical Specialties, you will be considered practicing in the general specialty category.

With respect to Shareholder or Shareholder Track Physicians electing option B: 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% of your pre-disability earnings. Once you have been disabled for 3 years

following the elimination period, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are less than or equal to 60% of your pre-disability earnings.

Pre-disability earnings are defined in your policy.

WHEN DOES MY BENEFIT BECOME PAYABLE?

You must be disabled for 180 days before the benefit becomes payable. This is referred to as your elimination period.

HOW LONG WILL I RECEIVE BENEFITS?

If you become disabled prior to age 62, benefits may continue for as long as you remain disabled or until the greater of age 65 or 3.5 years. If your disability occurs at age 62 or above, the number of payments may reduce.

CAN I WORK AND RECEIVE A BENEFIT?

Yes. If you meet the definition of disability, but continue to work and earn less than 80% of your pre-disability earnings, you are still eligible to receive a benefit. Your benefit may be reduced by your work earnings. The total of your weekly benefit payment, current work earnings and other income benefits cannot exceed 100% of your weekly pre-disability earnings.

CAN I PROTECT MY BENEFIT IF I AM DIAGNOSED WITH A PROGRESSIVE ILLNESS?

Yes, the progressive illness benefit is designed to protect your benefit level should your income slowly decrease due to a progressive illness. With this benefit, your income when the condition is first reported to The Hartford or your current income at the time of a disability claim, whichever is higher, will be considered your pre-disability earnings.

IF I HAVE AN ACCIDENTAL DISMEMBERMENT OR LOSE SIGHT, WILL I RECEIVE MY BENEFIT?

Yes, your benefit will be paid for a specific duration for losses due to an accident. This benefit is paid regardless of working status or receipt of any other income as a result of the disability. Should you die while monthly benefits from this benefit remain, the unpaid benefits would be payable to the claimant's estate.

[1]U.S. Social Security Administration Fact Sheet. Web. 30 June 2017 https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf

[2]Rates and/or benefits may be changed. Rates are based on the age of the insured person and increase on January 1 of each year as you enter each new age category.

[3]The Long Term Disability policy contains a Pre-Existing Condition Exclusion. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

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This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. **Benefits are subject to state availability. Policy terms and conditions vary by state.** Complete details including the provisions, terms, conditions, limitations and exclusions are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford's compensation practices, please review our website http://thehartford.com/group-benefits-producer-compensation. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.