

GROUP BENEFITS

Employer Paid Long Term Disability Insurance



Benefit Fact Sheet for:

Colorado Seminary (University of Denver)

Eligibility	You are eligible if you are an active Full Time Appointed employee who works at least 20 hours per week on a regularly scheduled basis.
Coverage Effective Date	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 7/1/2005 or on the date of hire. You must be Actively at Work with your employer on the day your coverage takes effect.
Enrollment Period	As an eligible Employee, you are automatically covered by Employer Paid Long Term Disability Insurance; you do not have to enroll.
Benefit Percentage & Maximum Monthly Benefit	Your Employer Provides coverage that pays you a benefit of 60% of your Earnings to a maximum monthly benefit of \$10,000 per month. This plan includes a minimum benefit of \$100 per month.
Other Income Benefits	<p>Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, including but not limited to:</p> <ul style="list-style-type: none"> • Social Security Disability Insurance (please see next section for exceptions) • Workers' Compensation • Other employer-based Insurance coverage you may have • Unemployment benefits • Settlements or judgments for income loss • Retirement benefits that your employer fully or partially pays for (such as a pension plan)
Other Income Benefits	<p>Your benefit payments will not be reduced by certain kinds of other income, including but not limited to:</p> <ul style="list-style-type: none"> • Retirement benefits if you were already receiving them before you became disabled • Retirement benefits that are funded by your after-tax contributions • The portion of your Long -Term Disability payment that you place in an IRS-approved account to fund your future retirement. • Your personal savings, investments, IRAs or Keoghs • Profit-sharing • Most individual disability policies • Social Security increases
Elimination Period	You must be disabled for 90 days before benefits may be payable.

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**Prepare Today.
 Help Protect Tomorrow.**

Benefit Duration	For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act), whichever is sooner. If your disability occurs at age 65 or above, your payments may be reduced.
Definition of Disability	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 80% or less than of your pre-disability earnings. Once you have been disabled for 24 months, 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 60% or less than of your pre-disability earnings.
Definition of Earnings	as defined in your Hartford booklet
Survivor Income Benefit	The Survivor Income Benefit pays a 3 month, lump sum benefit to your surviving spouse (or your children in equal shares if there is no surviving spouse) if you die while receiving LTD benefits. If there are no survivors, the benefit will be paid to your estate.
Mental Illness, Alcoholism and Substance Abuse	<ul style="list-style-type: none"> You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all such disabilities 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 does not count toward the 24 months lifetime limit.
Pre-Existing Conditions	<p>Your Insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:</p> <ul style="list-style-type: none"> You have not received treatment for your condition for the length of time specified in the contract before the effective date of your Insurance, or You have been insured under this coverage for length of time specified in the contract prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or You have already satisfied the pre-existing condition requirement of your previous insurer.

Limitations and Exclusions

Benefits are not payable for disabilities resulting from any of the following; war or act of war (declared or not) or, the commission or attempt to commit a felony. In addition, your plan may exclude a disability caused or contributed to by an intentionally self-inflicted injury. Benefits are not payable if you are not under the regular care of a physician.

This Benefit Fact Sheet explains the general purposes of the Insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of Insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.