

GROUP BENEFITS

Employer Paid Short 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 Short Term Disability Insurance; you do not have to enroll.
Benefit Percentage & Maximum Weekly Benefit	Your Employer provides Employer Paid Short Term Disability Insurance coverage that would pay you a benefit of 60% of your weekly Earnings. The maximum Employer Paid Short Term Disability Insurance benefit you could receive is \$600 per week.
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	Accident: Benefits begin for Disabilities caused by an accident on the 15 TH day of Partial disability.
	Sickness: Benefits begin for Disabilities caused by a sickness on the 15 TH day of Partial disability.

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**Prepare Today.
Help Protect Tomorrow.**

Benefit Duration	As long as you remain Disabled, Employer Paid Short Term Disability Insurance benefit payments will continue for up to 11 weeks.
Definition of Disability* <i>*may not be available in all states</i>	Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning less than 20% of your pre-disability Weekly Earnings or You are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning less than 80% of your pre-disability Weekly Earnings.
Definition of Earnings	As defined in your Hartford booklet
Coverage Basis	Non-Occupational (off-the-job disabilities only – excludes Disability as a result of any work for pay for profit)

Limitations and Exclusions

Benefits are not payable for disabilities resulting from any of the following — war or act of war (declared or not), the commission or attempt to commit a felony, or an intentionally self-inflicted injury. Benefits also are not payable in any case where your being engaged in an illegal occupation was a contributing cause to your disability.

This Benefit Fact Sheet explains the general purposes of the Insurance described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between this document 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.