



# HELP PROTECT YOUR INCOME WHEN YOUR GROUP LTD INSURANCE COVERAGE ENDS.

Your Long-term Disability Conversion Option



Expertise without equal.  
Benefits without burden.

# IS THERE INCOME PROTECTION AFTER LTD INSURANCE COVERAGE ENDS?

Disability insurance is designed to help protect your income in the event of a covered disability. When you consider that three out of every 10 workers will face a disabling condition before they retire,<sup>1</sup> it's protection you wouldn't want to be without.

**B**ut what happens once your group Long-term Disability (LTD) insurance coverage ends? Through The Hartford, you may be eligible to participate in an affordable group LTD conversion plan.

Available for employees whose employer coverage has terminated, this plan helps to protect you:

- During a period of unemployment (not resulting from disability or retirement).
- During your new group LTD insurance policy waiting period.
- While you're working for a company that doesn't offer group LTD insurance coverage.



No need to provide evidence of insurability.

## Find out if you're eligible.

### You're eligible if:

- You're an active fulltime employee who's been covered under your employer's present or prior group LTD insurance plan for at least 12 consecutive months.
- In addition, your group LTD insurance coverage through your employer must be cancelled as a result of your leaving the employer or because you're no longer in an eligible employee class.

### You're not eligible if:

- Your group LTD insurance coverage is ending due to your retirement or disability.
- Your employer is terminating the coverage for your class or for the entire policy.
- You're eligible for group LTD insurance under another class.
- You're eligible or covered for similar benefits under another group disability plan.

To qualify for this protection, you don't need to provide evidence of insurability.

To understand your benefits, you need to know how we define the terms below.

**Totally Disabled** means you're prevented, as a result of accidental bodily injury, sickness or pregnancy, from performing any occupation or work for which you are or could become qualified by training, education or experience.

As long as you meet the eligibility guidelines above, you can be accepted into The Hartford's plan, subject to the plan's pre-existing condition limitations.

## Benefits to help you maintain your lifestyle.

Helping to protect one of your most valuable assets—your income—is a task too important to overlook. The Hartford's group LTD conversion plan can pay benefits in the event you become Totally Disabled for at least six months.

The plan can pay a monthly benefit that replaces up to 60 percent of your monthly rate of basic earnings, to a maximum of \$5,000 per month subject to offsets for other income benefits. Your monthly rate of basic earnings will be the rate in effect as an active full-time employee on the date your insurance under the group LTD insurance plan terminated.

## How long you can expect to receive benefits.

If you become **Totally Disabled**, you may receive a monthly income for up to the following maximum benefit periods:

Age When Totally Disabled	Maximum Length of Benefits
Under 62	To age 65
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69+	1 year

## Rehabilitation that focuses on your abilities.

Helping to return you to a productive lifestyle is the goal of The Hartford's rehabilitation program. As professionals in the field, we focus on abilities rather than disabilities. Our counselors can design programs to fit individual needs. If you're engaged in a Hartford-approved rehabilitation program, benefits will continue under this plan. Your benefits will be reduced by 50 percent of any income you earn from rehabilitative employment.

## How your other income sources affect your benefit.

Your monthly benefit will not be less than \$50.

Your benefit is subject to reductions by certain other income benefits that you receive or are entitled to receive. These may include:

- Benefits from any group insurance or pension plan, military retirement plan, Railroad Retirement plan, or any plan of coverage through any employer, group, association or union.
- Any benefits, including temporary or permanent disability benefits, to which you are entitled under any workers' compensation law, occupational disease law, unemployment compensation law, compulsory benefit act or law, or other act or law of like intent.
- Any damages or settlement made in lieu of workers' compensation benefits to the extent they represent loss of income.
- Any disability or retirement benefits under the United States Social Security Act to which you, your spouse and children may be entitled because of your disability or retirement.
- Early retirement benefits.
- Disability income benefits under a group life insurance plan, regardless of whether you apply for them.



## Limitations and exclusions you need to know about.

There are limits to this benefit:

- Benefits will be limited if you become disabled due to mental illness, alcoholism, or substance abuse.
- They're payable only while you're confined in a hospital or institution licensed to provide medical care for your covered disability.
- If you're not confined, benefits will be payable for a maximum of 24 months for all such disabilities during your lifetime.

You should also be aware of our policy concerning pre-existing conditions:

- A pre-existing condition is any diagnosed or medical treatment during the 90-day period prior to your effective date of coverage.

In addition, this plan does not cover disabilities resulting from: attempt or act of assault, battery or felony; injuries from war or acts of war (declared or undeclared); insurrection; rebellion, or participation in a riot or civil disorder.

## Don't delay. Request a quote and enroll within the 31 day conversion eligibility period.

To obtain a rate quote for this program, simply complete the Notice Of Continuation of Coverage form you received with this brochure.

1. Have your employer complete and sign the employer section.
2. Complete and sign the employee section.
3. Mail the completed form to:

**The Hartford**

c/o Selman & Company, Administrator  
Group LTD Conversion Plan  
P.O. Box 248108, Cleveland, OH 44124-8108

Pre-existing  
condition limits  
apply as they did  
for your previous  
group LTD  
insurance plan.

No need to send money with this form. But don't delay. The completed form must be received by The Hartford within 31 days from the date your group LTD insurance coverage terminates, or you will not be able to convert your coverage.

When the Notice Of Continuation of Coverage Option is received, if you're eligible, The Hartford will send you a quote for your quarterly premium amount and an enrollment form. When you receive the form, complete and mail it back along with your quarterly premium and a one-time \$25 enrollment fee.

## How to file a claim.

If you become disabled while covered under this plan, simply complete an LTD claims form and have your doctor complete an Attending Physician Statement form. Both forms must then be sent to:

**The Hartford**  
Benefit Management Services  
P.O. Box 1810  
Alpharetta, GA 30023

If you have any questions regarding claims, just call The Hartford's Benefit Management Services Department's toll-free number below. We'd be glad to assist you:

**(800) 445-9057**  
8:00 a.m.–6:00 p.m. ET, Monday–Friday

## Let us help you keep your income in the event of a covered disability.

Long-term disability insurance coverage can be important income protection for you and your family. Now that your group coverage is ending, don't miss this opportunity to enroll in The Hartford's special LTD conversion program.

Offering this income protection program is another way we use our knowledge, caring and ability to serve our customers. If you have any questions, other than claims, or need any additional forms, please don't hesitate to contact The Hartford's Group LTD Conversion Plan Administrator, Selman & Company, at their toll free number:

**(877) 320-0484**  
9:00 a.m.–5:00 p.m. ET, Monday–Friday

## GROUP BENEFITS



### Need more facts?

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**[thehartford.com/employeebenefits](http://thehartford.com/employeebenefits)**.  
It's where smart benefit decisions begin.



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<sup>1</sup> Social Security Administration, Fact Sheet 2009, Disability Benefits, SSA Publication No. 05-10029, August 2009.