University of New Mexico
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 theharford.com/employeebenefits

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

### COVERAGE INFORMATION

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<tr>
<th>BENEFIT PERCENTAGE (PERCENT OF YOUR EARNINGS)</th>
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**PREMIUMS**

See the Premium Worksheet.²

**ASKED & ANSWERED**

**WHO IS ELIGIBLE?**
You are eligible if you are an active full time employee located at the University of New Mexico School of Medicine faculty who works at least .50 or greater full-time equivalent hours per week on a regularly scheduled basis.

**AM I GUARANTEED COVERAGE?**
If you elect coverage during your scheduled enrollment period or if this is the 1st time you are eligible to elect coverage, evidence of insurability is not required.

Outside your scheduled enrollment period and during a family status change period, evidence of insurability is required to elect coverage for the 1st time ²

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

**HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?**
Premium is provided on the Premium Worksheet.

Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process.

**WHEN CAN I ENROLL?**
You may enroll during any scheduled enrollment period, within 60 days of the date you have a change in family status, or within 60 days of the completion of any eligibility waiting period established by your employer.

**WHEN DOES THIS INSURANCE BEGIN?**
The initial effective date of this coverage is 7/1/2019. Subject to any eligibility waiting period established by your employer, if you enroll for coverage prior to this date, insurance will become effective on this date. If you enroll for coverage after this date, insurance will become effective in accordance with the terms of the certificate (usually the 1st 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?
Disability is defined in The Hartford’s certificate with your employer. Typically, disability means that you cannot perform one or more of the essential duties of any 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 or equal to 80% of your pre-disability earnings.

Pre-disability earnings are defined in your policy.

2Rates and/or benefits may be changed.
3The 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 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.
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PREMIUMS
See the Premium Worksheet.2

ASKED & ANSWERED
WHO IS ELIGIBLE?
You are eligible if you are an active full time members who are President, Executive Vice President, Executive Staff or Executive Faculty who works at least .50 or greater full-time equivalent hours per week on a regularly scheduled basis.

AM I GUARANTEED COVERAGE?
If you elect coverage during your scheduled enrollment period or if this is the first time you are eligible to elect coverage, evidence of insurability is not required.

Outside your scheduled enrollment period and during a family status change period, evidence of insurability is required to elect coverage for the first time.2

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