CLASS 1: GROUP VOLUNTARY SHORT-TERM DISABILITY INSURANCE
BENEFIT HIGHLIGHTS

University of New Mexico
A disability can happen to anyone. A back injury, pregnancy, or serious illness can lead to months without a regular paycheck. If you’re unable to work for a short period of time due to a non-work-related condition, illness or injury, short-term disability insurance offers financial protection by paying you a portion of your earnings.

In the U.S., a disabling injury occurs every second.¹

To learn more about Short-Term Disability insurance, visit thehartford.com/employeebenefits

COVERAGE INFORMATION

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<th>BENEFIT PERCENTAGE (PERCENT OF YOUR EARNINGS)</th>
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PREMIUMS
See the Premium Worksheet²

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?
This insurance is guaranteed issue coverage – it is available without having to provide information about your health. If you are a late entrant, evidence of insurability is required for the full coverage amount.

HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?
Premium is provided on the Premium Worksheet. Premium 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. 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 20% or less 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 more than 20% but less than 80% (standard) of your pre-disability weekly earnings. Pre-disability earnings are defined in your policy.

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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.
CLASS 2: GROUP VOLUNTARY SHORT-TERM DISABILITY INSURANCE
BENEFIT HIGHLIGHTS

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PREMIUMS
See the Premium Worksheet2

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?
This insurance is guaranteed issue coverage – it is available without having to provide information about your health. If you are a late entrant, evidence of insurability is required for the full coverage amount.

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CLASS 3: GROUP VOLUNTARY SHORT-TERM DISABILITY INSURANCE
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PREMIUMS
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ASKED & ANSWERED

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Prepare, Protect, Prevail. With The Hartford.

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2 Rates and/or benefits may be changed.