



Income Protection

Short-Term Disability

Benefit Highlights for:		
State of Arizona		
What is Short-Term Disability Insurance?	<p>Short-Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury. You have the opportunity to purchase Short-Term Disability Insurance.</p> <p>This highlight sheet is an overview of your Short-Term Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>	
Why do I need Short-Term Disability Coverage?	<p>Most accidents and injuries that keep people off the job happen outside the workplace and therefore are not covered by worker's compensation. When you consider that nearly three in 10 workers entering the workforce today will become disabled before retiring¹, it's protection you won't want to be without.</p> <p>¹Social Security Administration, Fact Sheet 2007.</p>	
What is disability?	<p>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 of your pre-disability earnings.</p>	
Am I eligible?	<p>You are eligible if you are an active employee or officer as defined by the Arizona Administrative Code Title2, Chapter 6.</p>	
How much coverage would I have?	<p>You may purchase coverage that would pay you a benefit of 66 2/3% of your weekly base pay. The maximum Short-Term Disability benefit you could receive is \$769.27.</p>	
When can I enroll?	<p>You will have the opportunity to enroll for Short Term Disability during the open enrollment period designated by the State of Arizona.</p>	
When is it effective?	<p>Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than 10/01/2009. You must be Actively at Work with your employer on the day your coverage takes effect.</p>	
How long do I have to wait before I can receive my benefit?	<p>You will be eligible to collect your Short-Term Disability Insurance benefit starting on the 1st day after your accident or 30th day of sickness if you enroll during your initial 31 days of eligibility. Your benefit could continue for 26 weeks.</p>	

¹ The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure/presentation 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 brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. BHS-1234 (05/09)

If I don't elect STD now, are the benefits different?	Yes. If you waive STD coverage now and wish to elect at a later date, for the first year following your coverage effective date your benefits will start on the 1st day after your accident or 60 th day of sickness. Your benefit could continue for 26 weeks.
If I'm disabled, can the amount of my benefit be reduced?	Yes. As described below, your monthly Short-Term benefit may be reduced by other income you receive.

Important Details

This document is an overview of your Short-Term Disability Insurance. The group policy as issued to your employer is available to explain your coverage in detail. You can download a PDF copy of the policy from the following website: <http://groupbenefits.thehartford.com/arizona>.

Exclusions: You cannot receive Short-Term Disability benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- Military service for any country engaged in war or other armed conflict
- The commission of or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability
- Sickness or injury for which Workers' Compensation benefits are paid, or may be paid, if duly claimed
- Any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- 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.)

Your benefit payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits you start to receive that are funded by your after-tax contributions
- The portion of your Short -Term Disability payment that you place in an IRS-approved account designed to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Personal disability policies
- Social Security increases
- Sick or annual leave payments

This Benefit Highlights Sheet is an overview of the Short-Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.

Underwritten by:
Hartford Life and Accident Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089