



# Long-Term Disability (LTD)

The Long-Term Disability Plan will provide you with 60 percent of your income if you are totally disabled and qualify for benefits. Total disability is the inability to perform one or more essential duties of your regular occupation and you have a 20 percent or more loss in your monthly earnings. After 24 months of payments, you are disabled when The Hartford determines that you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

## Am I eligible for benefits under this plan if I am absent from work on the plan effective date?

No. If you are absent from work due to injury, sickness, temporary layoff or leave of absence, your coverage will begin on the date you return to active employment.

## What are the amounts of Long-Term Disability benefits available?

You can choose the level of coverage that best suits your needs. They are as follows:

**Level 1:** 60 percent of monthly earnings, not to exceed a maximum monthly benefit of \$1,800

**Level 2:** 60 percent of monthly earnings, not to exceed a maximum monthly benefit of \$3,000

**Level 3:** 60 percent of monthly earnings, not to exceed a maximum monthly benefit of \$5,000

**Level 4:** 60 percent of monthly earnings, not to exceed a maximum monthly benefit of \$7,500

Benefits are reduced by any group disability benefits received from other sources, as defined on Page 103. A person currently disabled will not be eligible to increase their benefit.

## How to Select Your Level of Coverage

You should consider your annual salary when selecting a level of coverage to provide you and your family the most protection.

If your annual salary is less than \$36,000, you should select Level 1 Coverage.

If your annual salary is \$36,000 - \$60,000, you should select Level 2 Coverage.

If your annual salary is \$60,000 - \$100,000, you should select Level 3 Coverage.

If your annual salary is greater than \$100,000, you should select Level 4 Coverage.

## What is the minimum benefit?

The minimum monthly benefit is \$100, or 10 percent of your gross disability benefit, whichever is greater.

## How long must I be totally disabled before I receive benefits?

There is an elimination period (benefit waiting period), during which time you must be continuously disabled and for which no benefit is payable. The elimination period begins on the first day of disability. You can satisfy your elimination period if you are working, as long as you meet the definition of disability. Your disability will be treated as continuous as long as you do not exceed 90 return-to-work days during the elimination period.

## When are benefits payable?

LTD benefits begin to accrue after you meet the definition of disability as defined in the policy to satisfy a benefit waiting period of 180 days or the expiration of accrued sick leave, whichever is greater.

## How long are benefits payable?

If you are disabled prior to age 62, your benefits will cover you to age 67. If you are disabled at age 62 or after, benefits will be paid according to a decreasing maximum benefit period as indicated below:

Age at Disability	Maximum Benefit Period
<b>Less than age 62</b>	<b>to age 67</b>
62	60 months
63	48 months
64	42 months
65	36 months
66	30 months
67	24 months
68	18 months
69 and over	12 months

## Is coverage guaranteed during this enrollment?

**New Hires:** Yes. You have the opportunity to enroll in Long-Term Disability during this enrollment period without submitting Evidence of Insurability. If you are currently eligible for coverage, but choose not to enroll during this enrollment, future enrollments will require that you complete Evidence of Insurability and your coverage will not be guaranteed.

**Current Employees:** No. If you chose not to enroll during previous enrollments, you must now complete an Evidence of Insurability (EOI) form before you are considered for coverage. The effective date of increased amount will be the first of the month following approval and first deduction. Your current premium will continue until the upgrades are applied for the new plan year. Your Long-Term Disability will not become effective until the first of the month following approval by The Hartford.

EOI forms will be distributed by The Hartford. For any questions, you may call a representative at 305-995-4889.



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## Must I pay my premiums if my disability prevents me from working?

Your post-tax LTD premium payments are waived while benefits are being paid. Premiums for all levels of LTD coverage are 100 percent employee paid.

## What limitations apply for Mental Illness?

The monthly benefit payments for disabilities due to sickness or injury, which are due to mental illness, will not exceed 24 months. However, any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months.

## What benefits are included in Long-Term Disability?

If you become disabled, the following benefits can help until you get back to full-time work.

**Work Incentive Benefit** - This benefit offers an effective incentive if you are disabled and return to work. You may receive your full disability benefit during the first 12 months after returning, as long as your benefit and earnings are not more than 100 percent of pre-disability earnings.

**Rehabilitation and Return to Work Assistance** - The Hartford vocational rehabilitation experts provide qualified employees with formalized assessment and planning as well as financial support to help you return to productive, independent lifestyles.

**Worksite Modification Benefit** - The Hartford helps your employer make the worksite accommodations necessary to enable employees to return to work. This benefit reimburses your employer up to the amount equal to the amount of the maximum monthly benefit for worksite modifications for each employee.

**Family Care Credit Benefit** - When you are disabled and incurring child care expenses for your dependent child(ren) and participating continuously in the Rehabilitation and Return to Work Assistance program, The Hartford will, for the purpose of calculating your benefit, deduct the cost of family care from earnings received from work as part of a program of Rehabilitation, subject to limitations. The reimbursement payment will begin immediately after you start the Rehabilitation and Return to Work Program.

The child must be under 13 years of age or incapable of providing their own care on a daily basis due to their own physical handicap or mental retardation.

## Worldwide Emergency Assistance Services

### Worldwide Assistance

Just one phone call gives employees and their families 24-hour access to a network of emergency medical and legal resources any time they travel more than 100 miles from home.

The Hartford's Travel Assistance Program is provided by Worldwide Assistance, a Europe Assistance company and part of the world's leading assistance network.

The program provides three kinds of services for your business or vacation travel - Pre Trip Information, Emergency Medical Assistance, and Emergency Personal Services subject to terms and conditions of the policy. Of course, all our travel services are simple to take advantage of from start to finish.

Pre Trip Planning includes:

- Visa, Passport, inoculation and Immunization Requirements
- International "Hot Spots"
- Travel Advisories
- Foreign Exchange Rates
- Embassy and Consular Referrals

Emergency Medical Assistance includes:

- Medical Referrals, Medical Monitoring, and Medical Evacuation
- Repatriation
- Traveling Companion and Dependent Children Assistance
- Emergency Medical Payments
- Return of Mortal Remains
- Replacement of Medication and Eyeglasses

Emergency Personal Services includes:

- Sending and Receiving Emergency Messages
- Emergency Travel Arrangements
- Emergency Cash
- Locating Lost Items
- Legal Assistance
- Bail Advancement
- Translation

## What is a recurrent disability?

A recurrent disability is a disability that is related to, or due to the same cause or causes of a prior disability for which a monthly benefit was paid. A recurrent disability will be treated as part of the prior disability and you will not have to complete another elimination period if, after receiving disability benefits under the plan, an employee returns to work on a full-time basis for less than six months and performs all of the duties of the employee's own occupation. Benefit payments will be subject to the terms of the plan for the prior disability.



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## What are the limitations?

The policy will not cover any disability due to:

- War or act of war (declared or not)
- 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
- Military service for any country engaged in war or other armed conflict

## Are benefits taxable?

Because your premiums are paid on a post-tax basis, disability benefits paid to you will not be taxed.

## When should I submit a claim?

Your claim should be submitted within 30 days after the date of your disability begins or as soon as possible. However, The Hartford must receive written proof of your claim no later than 90 days after your elimination period. If this is not possible, proof must be given no later than one year after the time proof is required except in the absence of legal capacity.

## How do I submit a claim?

The transition process from Short Term Disability to Long Term Disability claim is automated by our claim system. A claimant questionnaire is sent to the employee that requests information about other income/offset information, past work experience/education and medical providers. We may also obtain additional information from the employer. A separate claim form is not required.

## What if I receive benefits from another group disability plan or other source?

Disability 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
- 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)

Disability 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 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 personal disability policies
- Social Security increases

## Is there a survivor benefit?

Yes, if you die after your disability had continued for 180 or more consecutive days; and you were receiving or were entitled to receive payments under the plan, The Hartford will pay your eligible survivor a lump sum benefit equal to three months of your gross disability payment.

**Your rates are listed below.** All premiums are on a post-tax basis.

	<b>10-MONTH</b> (20 Deductions)	<b>11-MONTH</b> (24 Deductions)	<b>12-MONTH</b> (26 Deductions)
Level 1	\$13.04	\$10.87	\$10.03
Level 2	\$16.71	\$13.93	\$12.85
Level 3	\$25.18	\$20.99	\$19.37
Level 4	For Level 4 coverage (available only if your salary is in excess of \$100,000), determine your premium by choosing a payroll cycle and following ONE of the formulas below:		

For **10-MONTH** (20 Deductions), use this formula: Annual Salary\* \$ \_\_\_\_\_ ÷ 100 x 1.06 ÷ 20 = \$ \_\_\_\_\_

For **11-MONTH** (24 Deductions), use this formula: Annual Salary\* \$ \_\_\_\_\_ ÷ 100 x 1.06 ÷ 24 = \$ \_\_\_\_\_

For **12-MONTH** (26 Deductions), use this formula: Annual Salary\* \$ \_\_\_\_\_ ÷ 100 x 1.06 ÷ 26 = \$ \_\_\_\_\_

\* If your salary exceeds \$150,000, enter \$150,000 here.



## Is there a pre-existing condition clause?

Yes. Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for three months before the effective date of your insurance, or
- You have been insured under this coverage for twelve months prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

## What insurance company makes this plan available?

The Long-Term Disability benefit is offered through Hartford Life and Accident Insurance Company. The Hartford is rated "A (Excellent)" (rating effective 2010) by A.M. Best's Reports, which compares and rates the financial strength and performance of insurance companies.

**NOTE:** This product description does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in certificates of insurance issued by the participating insurance companies.

Certificate(s) of Coverage for your insurance benefits are available to you online throughout the year. A hard copy of these certificates will not be mailed to you automatically. Your Certificate(s) of Coverage are document(s) issued by the insurance company for benefits registered with the State of Florida. These documents are available for the benefits you selected during Open Enrollment or as a new employee. To view or print a copy of a Certificate of Coverage for any benefit, log on to [www.dadeschools.net](http://www.dadeschools.net). Click on Employee Benefits, then click on "Employee Benefits." Your Certificate(s) of Coverage will be located under your tab (i.e., M-DCPS Employees, Retirees, Part-Time Food Service or COBRA). If you prefer to have a hard copy mailed to your home address, please contact the appropriate insurance company directly. Their phone numbers are listed on the M-DCPS Web site under "Important Phone Numbers."