San Diego State University Foundation
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 thehartford.com/employeebenefits

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

COVERAGE INFORMATION

<table>
<thead>
<tr>
<th>BENEFIT PERCENTAGE (PERCENT OF YOUR EARNINGS)</th>
<th>MAXIMUM</th>
<th>MINIMUM (BASED ON MONTHLY INCOME LOSS BEFORE THE DEDUCTION OF OTHER INCOME BENEFITS)</th>
<th>BENEFIT STARTS (ELIMINATION PERIOD)</th>
<th>BENEFIT DURATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>60%</td>
<td>$10,000</td>
<td>The greater of $100 or 10% of the benefit</td>
<td>After 90 days disabled</td>
<td>Disabled before: Age 63 Benefit duration: As long as you are disabled Benefit duration maximum: The greater of your Social Security Normal Retirement Age or 4 years</td>
</tr>
</tbody>
</table>

ASKED & ANSWERED

WHO IS ELIGIBLE?
You are eligible if you are a Regular Salaried Employee (excluding Research Scholars, temporary, leased or seasonal Employees) who works at least 30 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.²

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

WHEN CAN I ENROLL?
Your employer will automatically enroll you for this coverage.

WHEN DOES THIS INSURANCE BEGIN?
This insurance will become effective on the date you become eligible. 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 with reasonable continuity the essential duties necessary to pursue your usual occupation in the usual or customary way. Once you have been disabled for 24 months following the elimination period, you are unable to engage with reasonable continuity in any occupation.

Pre-disability earnings means your monthly average of earnings from your employer based on your Statement of Wages Earned and Taxes Withheld (Form W-2) for the one full tax year immediately prior to the last day you were actively at work.

²The 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.
LIMITATIONS & EXCLUSIONS

This insurance coverage includes certain limitations and exclusions. The certificate details all provisions, limitations, and exclusions for this insurance coverage. A copy of the certificate can be obtained from your employer.

GROUP LONG TERM DISABILITY INSURANCE
LIMITATIONS AND EXCLUSIONS

GENERAL EXCLUSIONS

• You must be under the regular care of a physician to receive benefits.
• You cannot receive disability insurance benefit payments for disabilities that are caused or contributed to by:
  • War or act of war (declared or not)
  • The commission of, or attempt to commit a felony
  • An intentionally self-inflicted injury
  • Your being engaged in an illegal occupation

PRE-EXISTING CONDITIONS

• Your insurance excludes 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 certificate, you will be covered for a disability due to that condition only if:
  • You have not received treatment for that condition for 3 months before the effective date of your insurance, or
  • You have been insured under this coverage for 12 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

LIMITATIONS

• Mental Illness Limitation. If you are disabled because of Mental Illness, benefits will be payable for a maximum of 24 months in your lifetime, unless at the end of that 24 months, you are confined to a hospital or other place licensed to provide medical care for your disability.
• Substance Abuse Limitation. If you are disabled because of alcoholism or use of narcotics, sedatives, stimulants, hallucinogens or other similar substance, benefits will be payable for a maximum of 24 months in your lifetime, unless at the end of that 24 months, you are confined to a hospital or other place licensed to provide medical care for your disability.

OFFSETS

• 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)
  • 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)
• 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 that are funded by your after-tax contributions your personal savings, investments, IRAs or Keoghs profit-sharing
• Most personal disability policies
• Social Security cost-of-living increases

This example is for purposes of illustrating the effect of the benefit reductions and is not intended to reflect the situation of a particular claimant under the Policy:

Insured's monthly [Pre-Disability Earnings/Basic Monthly Pay] $3,000
Long term disability benefits percentage x 60%
Unreduced maximum benefit $1,800
Less Social Security disability benefit per month - $900
Less state disability income benefit per month - $300
Total amount of long term disability benefit per month $600

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

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