Get the Facts
DisabilityFLEX® Insurance

This customizable disability insurance coverage helps protect an employee's income while helping them return to work sooner – making it an important consideration for any employee benefit package.

Here are the facts on the DisabilityFLEX plans from **The Hartford's Employee Choice Benefits**SM.

Plan Design & Benefit Information		Options Available
Eligibility Basics	**Employee** • Available for full-time employees[1] • 10-49 lives: 30 hours/week • 50+ lives: 30 hours/week	**50+ lives:** • Work hours can be set by employer • Minimum: 20 hours per week
Funding Option	100% employee paid (voluntary)	
Coverage Amounts	• Flat benefit amounts • Increments: $100 • Maximum benefit: $1,500 not to exceed a percentage of earnings • Benefit percentage: 60% • State exceptions apply	• Increments: $10, $25 or $50 • Maximum benefit: up to $2,500 • Benefit percentage: 50%
Minimum Elected Benefit	$100	$200
Coverage Election	Employee only	
Underwriting Guidelines		**Options Available**
Preferred Information to Quote	• Group name, situs state, SIC, effective date, current participation • 10-49 lives: no census required • 50+ lives: employee census with DOB, gender, salaries, occupations, work zip code, current amount • If case is a takeover - prior group plan policy number and certificate, current participation and confirmation that inforce STD plan will terminate	

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Underwriting Guidelines		Options Available
Participation	• 10-49 lives: lesser of 40% participation or 10 enrolled lives • 50+ lives: minimum of 10 enrolled lives and 10% participation	
Rate Structure	• Weekly rate per $100 of weekly benefit • Four age bands: <35, 35-49, 50-59 and 60+	• Weekly rate per $10 weekly benefit • Monthly rate per $100 weekly benefit • Monthly rate per $10 weekly benefit
Rate Guarantee Period	• Two years • For groups with 50+ lives and multi-year rate guarantees: » A group must achieve 10% participation to secure the rate guarantee » If 10% participation is not achieved, the rate guarantee may revert to one year	• One year • 50+: Three years
Guaranteed Issue[2]	• All amounts subject to pre-existing conditions limitation • State exceptions may apply	
Renewability	Annually renewable at the group's discretion	
Standard Product Provisions		**Options Available**
Benefits	Weekly payments for duration of disability	
Offsets for Other Income Benefits	Benefits received for loss of income as a result of Disability are not deducted from the benefit	
Benefit Commencement Period	• Injury/Sickness: choice of 1/8,[3] 8/8, 15/15 or 30/30 (calendar days) • Employer selects up to two choices to offer employees	• Employer selects three or more choices to offer employees
Benefit Duration Period	• 10 - 49 lives: choice of 13, 26 or 52 weeks • 50+ lives: choice of 13, 26, 52 or 104 weeks • Employer selects up to two choices to offer employees	• Employer selects three or more choices to offer employees
Total Disability	20% or less of pre-disability earnings	
Disabled and Working (Partial Disability)	• 20% - 80% of pre-disability earnings • Disability benefit reduced by weekly earnings – proportionate loss formula	
Rehabilitative Employment Benefit	• Pays a greater benefit to the employee if engaged in approved rehabilitative employment while disabled and working • Offsets 50% of current work earnings	

Standard Product Provisions		Options Available
Maternity, Mental Illness & Substance Abuse	Treated the same as any other illness	
Pre-Existing Benefit	Up to a 4-week benefit is payable if a disability is the result of a pre-existing condition	• 1,000+ lives: Up to a 6-week benefit is payable if a disability is the result of a pre-existing condition
Pre-Existing Conditions Limitation	• 10 - 49 lives: 12/12 • 50+ lives: 6/6/12 • Some states may require a specific pre-ex or no pre-ex may be offered	• 50+ lives • 3/3/12 standard with traditional enrollment - evidence of insurability (EOI) • 6/6/12 required with annual open enrollment • 3/6/12 • 12/12/24
Recurrent Disability Period	15 calendar days	Period may vary if sold with LTD

Standard Product Provisions (continued)		Options Available
Definition of Disability	Own Occ - Partial: total disability is required to satisfy the benefit commencement period and total disability or disabled and working can allow benefits to be payable	• Own Occ - Residual: total disability or disabled and working can satisfy the benefit commencement period and total disability or disabled and working can allow benefits to be payable • Own Occ - Total Disability: total disability is required to satisfy the benefit commencement period and total disability is required to allow benefits to be payable (only available without LTD)
Ability Assist®[4] EAP	24/7/365 access to help for financial, legal or emotional issues	
HealthChampion®[4]	Administrative and clinical support following serious illness or injury	

Enrollment		Options Available
Enrollment Type	• 10 - 49 lives: traditional (EOI) enrollment • 50 - 999 lives: annual open enrollment • 1,000+ lives: traditional (EOI) enrollment	• 50 - 999 lives: traditional (EOI) enrollment • 1,000+ lives: annual open enrollment

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THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

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

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

[1] Exclusions may apply. Not available for part-time employees. DisabilityFLEX® is not available for employees working in a state with a Statutory Disability/PFML program. Except for New York.

[2] Benefits payable are subject to the Plan's Pre-Existing Conditions Limitation. For more information on plan limitations and exclusions, such as Pre-Existing Conditions, please speak with your HR Specialist.

[3] Only available for groups with 50+ employees.

[4] Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/beyond-insurance for more information. HealthChampion® specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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