



Income Protection

Short Term and Long Term Disability Insurance

Benefit Highlights for:	
County of Santa Cruz – General Representation Group	
What is Employer Paid Short Term and Long Term Disability Insurance?	Employer paid Short Term and Long Term Disability Insurance pays you a portion of your earnings if you cannot work because of a disabling illness or injury. This highlight sheet is an overview of your Employer paid Short Term and Long 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.
What is disability?	Disability is defined in The Hartford's contract 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.
Eligibility	Active Employees of the Employer in the General Representation Bargaining Unit in a budgeted position (including a limited term employee), including Special District employees such as: Local Agency Formation Commission (LAFCO), who is a citizen or resident of the United States, working at least 20 hours per week respectively (15 hours per week if on temporary work furlough (reduction in hours)).
When can I enroll?	As an eligible Employee, you are automatically covered by Employer Paid Short Term and Long Term Disability Insurance; you do not have to enroll.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. You must be Actively at Work with your employer on the day your coverage takes effect.
How long do I have to wait before I can receive my benefit?	Short Term Disability: Once you are approved for coverage, you will be eligible to collect your Employer Paid Short Term Disability Insurance benefit starting on the 30 th day after your accident or the 30 th day of sickness. Your benefit could continue for 48 weeks. Long Term Disability: You must be disabled for at least 365 days before you can receive an Employer Paid Long Term Disability Insurance benefit payment. Your benefit could continue for 2 years.
How much coverage would I have?	Short Term Disability: Your Employer provides Employer Paid Short Term Disability Insurance coverage that would pay you a benefit of 60% of your weekly Earnings. The maximum Employer Paid Short Term Disability Insurance benefit you could receive is \$415 per week. Long Term Disability: Your Employer provides coverage that pays you a benefit of 60% of your Earnings to a maximum monthly benefit of \$1,807 per month.

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Benefits without burden.SM

	Earnings are as defined in The Hartford's contract with your employer.
Can the duration or amount of my benefit be reduced?	Yes. Your benefit duration may be reduced once you reach certain ages as specified in The Hartford's contract with your employer.

Important Details

Exclusions:

You cannot receive Employer Paid Short Term or Long Term Disability benefit payments for disabilities that are caused or contributed by:

- 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

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

Mental Illness, Alcoholism and Substance Abuse:

- You can receive benefit payments for Long Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of 24 months for all disability periods during your lifetime.
- 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 lifetime limit.

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
- Workers' Compensation
- 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
- Most personal disability policies
- Social Security Increases

This Benefit Highlights Sheet is an overview of the 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.

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