



# Financial Security for you

## Long-term disability Insurance from The Hartford



### About long-term disability insurance.

Long-term disability insurance, or LTD, can help protect you financially by replacing some of your lost income if you become injured or sick and can't work.

Protect your income and family from long-term illness. Preparing for the unexpected is important. Your employer gives you long-term disability insurance coverage. This pays a portion of your income while you're out of work because of a qualified disability. If you die while receiving this benefit, it may pay a lump sum to an eligible survivor.

### How you can be covered.

You are eligible for long-term disability insurance coverage under this plan if:

- You are actively employed on the date the coverage is to become effective
- Have met any probationary or eligibility waiting period or requirements
- Your union contract includes a provision for employer-paid, long-term disability insurance, or
- Your union contract includes a provision that allows you to elect long-term disability insurance using flex-credit or payroll deductions

### Replace part of your lost income.

If you submit a long-term disability claim and it is approved, your plan will replace part of your lost income by paying you directly on a monthly basis.

Long-term disability payments will be reduced by other sources of income and other disability earnings, including workers' compensation and Social Security Benefits.

Long-term disability insurance only covers employees.

### If you become disabled.

Notify The Hartford of our disability as soon as possible. Within 30 days after the date of your disability you should begin filing a long-term disability insurance claim with The Hartford. The Hartford will work with your doctor to certify that your illness or injury will keep you away from your job.

### Claim Filing Basics.

To notify us about your claim, please call **888-301-5615**. The Hartford may request authorization to obtain additional medical information from your healthcare providers. You may also be asked to provide non-medical information to support your claim.

**How benefits change.**

The maximum length of time benefits can be paid changes based on your age. In general, the older you are at the time your disability begins, the shorter the maximum period of benefit payment.

**If you return to work.**

In some cases, you may be able to return to work part-time, or work at a different type of job while on disability. If you are disabled and working but earning less than when you were healthy, you may still receive all or part of your monthly long-term disability payments. If you qualify, The Hartford long-term disability continues paying a portion of your disability benefits as you earn a limited working income.

**Added features for more security**

The Hartford claims team will help you get back on the job when it's

medically safe for you to do so. We can:

- Work with your employer and healthcare providers
- Help you understand and follow your doctor's orders
- Train you for a different job

**Transfer to Social Security.**

If your disability lasts for more than 12 months, we'll help you apply for Social Security disability benefits.

**Key Contacts**

- To file a claim on line, please log on to [www.abilityadvantage.thehartford.com](http://www.abilityadvantage.thehartford.com)
- For questions about filing a claim, a claim that you have filed, or general questions about long-term disability insurance call **888-301-5615**

**An outline of your plan basics**

<p><b><u>City &amp; County of San Francisco:</u></b>  <b>Management-Unrepresented, Municipal Attorney's Association, Municipal Executives' Association, IFTPE Local 21</b>  <b><u>San Francisco Superior Court:</u></b>  <b>Superior Court Local 1021</b>  <b>Superior Court Unrepresented Superior Court Local 21</b>  <b>Superior Court Unrepresented Professionals</b></p>	<ul style="list-style-type: none"> <li>• Insured for 66.6667% of monthly base earnings, as defined by The Hartford to a maximum benefit of \$7,500 per month.</li> <li>• 90-day elimination period</li> <li>• There may be a waiting period before you are eligible for this benefit based on your start work date</li> </ul>
<p><b><u>City &amp; County of San Francisco:</u></b>  <b>Auto Machinists Local 1414</b>  <b>Brick Layers Local 3/Hodcarriers Local 36</b>  <b>Building Inspectors Classes 6331, 6333 and 6334</b>  <b>Carpenters Local 22</b>  <b>Carpet, Linoleum and Soft Tile Local 12</b>  <b>Cement Masons Local 580</b>  <b>Electrical Workers Local 6</b>  <b>Glaziers Local 718</b>  <b>Iron Workers Local 377</b>  <b>Laborers Local 261</b>  <b>Operating Engineers Local 3</b>  <b>Physicians and Dentists Unit 8CC 17, 18</b>  <b>Pile Drivers Local 24</b>  <b>Plasterers Local 66</b>  <b>Plumbers and Pipefitters Local 38</b>  <b>Roofers Local 40</b>  <b>San Francisco City Workers United (Painters)</b>  <b>SEUI Local 1021 Miscellaneous</b>  <b>SEUI Local 1021 Staff Nurses</b>  <b>Sheet Metal Workers Local 104</b>  <b>Stationary Engineers Local 39</b>  <b>Supervising Registered Nurses Local 856</b>  <b>Teamsters Local 853</b>  <b>Teamsters Local 856</b>  <b>Theatrical Stage Employees Local 16</b>  <b>TWU Local 200</b>  <b>TWI Local 250A</b>  <b>Unrepresented Employees</b>  <b><u>San Francisco Superior Court:</u></b>  <b>Superior Court Reporters</b>  <b>Superior Court Local 1021</b>  <b>Superior Court Unrepresented Clerical Workers</b></p>	<ul style="list-style-type: none"> <li>• Insured for 60% of monthly base earnings, as defined by The Hartford to a maximum benefit of \$5,000 per month.</li> <li>• 180-day elimination period</li> <li>• 6-month waiting period before you're eligible for this benefit based on start work date</li> </ul>

Long-term disability insurance policies and disability benefit plans are underwritten by and/or administered by The Hartford. This material is for information only and is not an offer or invitation to contract. Long-term disability insurance plan/policies contain exclusion and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

