More than 1 in 4 adults in the U.S. has some type of disability.1

Princeton University LTD BHS
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/employee-benefits/employees

COVERAGE INFORMATION

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>BENEFIT PERCENTAGE (PERCENT OF YOUR EARNINGS)</th>
<th>MAXIMUM</th>
<th>MINIMUM (BASED ON MONTHLY INCOME LOSS BEFORE THE REDUCTION OF OTHER INCOME BENEFITS)</th>
<th>BENEFIT STARTS (ELIMINATION PERIOD)</th>
<th>BENEFIT DURATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core</td>
<td>60%</td>
<td>$10,000</td>
<td>The greater of $100 or 10% of the benefit</td>
<td>After 182 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 3.5 years</td>
</tr>
<tr>
<td>Buy-Up</td>
<td>66.67%</td>
<td>$15,000</td>
<td></td>
<td></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 3.5 years</td>
</tr>
</tbody>
</table>

PREMIUMS
See the Premium Worksheet.2

ASKED & ANSWERED
WHO IS ELIGIBLE?
All Full-time Active Employees who are classified by the Policyholder as biweekly or monthly paid staff in an approved budgeted position on the regular payroll. You must be scheduled to work at least .50 of FTE (FTE equals 36.25 hours weekly).

AM I GUARANTEED COVERAGE?
If this is the first time you are eligible to elect coverage, evidence of insurability is not required.

If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.

This coverage is subject to a pre-existing condition exclusion, which is detailed on the Limitations & Exclusions sheet. Please refer to the Limitations & Exclusions sheet provided with this benefit highlights sheet for more information on limitations and exclusions, such as pre-existing conditions.

HOW DO I PAY FOR THIS INSURANCE?
Premiums will be automatically paid through payroll deduction, as authorized by you during the enrollment process. This ensures you don’t have to worry about writing a check or missing a payment.

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

You may enroll in buy-up coverage during any scheduled enrollment period, within 31 days of the date you have a change in family status, or within The first day of the month coinciding with or next days of the completion of any eligibility waiting period established by your employer.
WHEN DOES THIS INSURANCE BEGIN?
The initial effective date of this coverage is 1/1/2022. Subject to any eligibility waiting period established by your employer, if you enroll for coverage prior to this date, insurance will become effective on this date. If you enroll for coverage after this date, insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage).

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 one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current monthly earnings are less than 80% of your pre-disability earnings. Once you have been disabled for 2 years following the elimination period, you must be prevented from performing one or more of the essential duties of any occupation and as a result, your current monthly earnings are less than or equal to 80% of your pre-disability earnings.

Pre-disability earnings is your regular monthly rate of pay, not counting commissions, bonuses, overtime pay or any other fringe benefit or extra compensation.

1Center for Disease Control and Prevention “Disability Impacts All of Us,” September 2020: https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html, as viewed on 10/14/2020
2Rates and/or benefits may be changed on a class basis.

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59B2d NS 05/21
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 your 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 and Substance Abuse Limitation.** If you are disabled because of Mental Illness or because of alcoholism or the 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 LIMITED BENEFITS.**

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.

5962d NS 05/21 Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

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