



Voluntary Short Term Disability Insurance

Benefit Highlights

Asbury Communities, Inc.

<p>What is Voluntary Short Term Disability Insurance?</p>	<p>Voluntary Short Term Disability Insurance pays you a portion of your Earnings if you miss time at work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Voluntary Short 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.</p>
<p>What is disability?</p>	<p>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, and as a result, you are earning 20% or less of your pre-disability weekly earnings or you are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning more than 20% but less than 80% of your pre-disability weekly earnings.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an associate not eligible for Employer Paid STD and whose work status is at least 60 scheduled hours per pay period.</p>
<p>How much coverage would I have?</p>	<p>You may purchase increments of \$100 up to a maximum of \$1,000 per week (not to exceed 70% of your weekly earnings).</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p>When can I enroll?</p>	<p>You can enroll at open enrollment or within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.</p>
<p>When is it effective?</p>	<p>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.</p>
<p>How long do I have to wait before I can receive my benefit?</p>	<p>Once you are approved for coverage, benefit payments will begin on the 1st day for accidents and 7th day due to sickness. Your benefits could continue for up to 180 days.</p>
<p>If I'm disabled, can the amount of my benefit be reduced?</p>	<p>Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive.</p>

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT

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**Prepare today.
Help protect tomorrow.**

Are there other limitations to enrollment?	<p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability.</p> <p>If this is the first time you are eligible to elect coverage, evidence of insurability is not required.</p> <p>If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.</p> <p>If you do not enroll within 31 days of your first day of eligibility, you will be considered a late entrant. Typically, late entrants must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.</p>
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Important Details

The following is an overview of your Voluntary Short 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.

Exclusions:

You cannot receive Voluntary Short Term 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
- any case where your being engaged in an illegal occupation was a contributing cause to your disability
- sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
- any injury sustained as a result of doing any work for pay or profit for another employer

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

Pre-existing Conditions:

Your insurance limits 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 policy, you will be covered for a disability due to that condition only if:

- you have not received treatment for your condition for the length of time specified in the contract before the effective date of your insurance, or
- you have been insured under this coverage for the length of time specified in the contract 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.

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 you start to receive that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- personal disability policies
- Social Security increases

This benefit highlights sheet is an overview of the Voluntary Short Term Disability 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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