PRINCETON UNIVERSITY
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.

GROUP VOLUNTARY LONG-TERM DISABILITY INSURANCE

COVERAGE INFORMATION

<table>
<thead>
<tr>
<th>COVERAGE LEVEL</th>
<th>BENEFIT PERCENTAGE (PERCENT OF YOUR EARNINGS)</th>
<th>MONTHLY MAXIMUM</th>
<th>MINIMUM (BASED ON MONTHLY INCOME LOSS BEFORE THE DEDUCTION 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 180 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 4 years</td>
</tr>
<tr>
<td>Buy-Up</td>
<td>66.67%</td>
<td>$15,000</td>
<td></td>
<td>After 180 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 4 years</td>
</tr>
</tbody>
</table>

ASKED & ANSWERED
WHO IS ELIGIBLE?
All Employees who are classified by the Contract Holder as: 1) Benefits Eligible Employees defined as a biweekly or monthly paid staff, that fill approved budgeted positions on the regular payroll and who work on a half-time or greater basis, 50% or more of the normal work week schedule for 5 consecutive months or more; 2) Post Doctoral Research Fellows regardless of duty time; and (3) Visiting Faculty and Visiting Academic Professionals. This includes all active benefits eligible faculty or staff whose principal work location is outside the United States, including expatriates, local nationals (individuals living and/or working in their country of citizenship) or third country nationals (defined as citizens of one country working in another country).

Note: Visiting Faculty, Visiting Academic Professionals, Visiting Fellows and Postdoctoral Research Fellows are not eligible for Long Term Disability.

AM I GUARANTEED COVERAGE?
This insurance is guaranteed issue coverage – it is available without having to provide information about your health if you enroll during Open Enrollment (October 15 through November 9, 2018). If you are a late entrant, evidence of insurability is required for the full coverage amount.

WHEN CAN I ENROLL?
Your employer will automatically enroll you for core coverage. You can enroll in the LTD Buy-up during Open Enrollment (October 15 through November 9) or within 31 days of when you become eligible for the core coverage. Otherwise, you may enroll in buy-up coverage at any point during the year by going through the Evidence of Insurability process.

WHEN DOES THIS INSURANCE BEGIN?
Insurance will become effective in accordance with the terms of the certificate.

You must be actively at work with your employer on the day your coverage takes effect.

Just over 1 in 4 of today’s 20 year-olds will become disabled before they retire (age 67).¹
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.

WILL MY BENEFIT BE TAXED?
The cost of your core coverage is not included in your gross income on IRS Form W-2, which means your benefit will be taxed.

The cost of your buy-up coverage is included in your gross income on IRS Form W-2, which means a portion of your benefit may be tax free.


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This Benefit Highlights document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Benefits are subject to state availability. Policy terms and conditions vary by state. Complete details including the provisions, terms, conditions, limitations and exclusions are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. The Hartford compensates both internal and external producers, as well as others, for the sale and service of our products. For additional information regarding Hartford’s compensation practices, please review our website http://thehartford.com/group-benefits-producer-compensation. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.