

Good Morning Matthew and Laura,

I hope your morning is going well!!

I was able to get some answers to the questions you had yesterday from my Hartford rep.

Under the Long Term Disability Policy:

- 1: Earning Loss During Elimination Period: (This was not included and does not apply to the proposal I sent you) The definition is that if at the end of 90 days, an employee is prevented from performing one or more of their Essential duties of their occupation, the elimination period would be extended to 12 months from the original date of disability. (Again, this does not apply to the proposal I provided.)
- 2: Return to Work Incentive: (This Applies to the proposal) This incentive allows employees who return to work while disabled to receive up to 100% of pre-disability earnings for the first 12 months after they return to work. This encourages employees to return to full-time work as soon as possible.
- 3: Integration Method (Included as Direct on the proposal) This means that The Hartford will reduce the Long Term Disability benefit payment or offset other income benefits an employee may receive.
- 4: Ability Any Occupation Earning Test: (Listed on the proposal as 60%) This means that during the Any Occupation Period (After the 2 year own occupation duration has ended), the employee's ability to perform any occupation for which they are qualified by education, training or experience which allows them to earn a certain percentage of earnings, they will no longer be considered disabled. With the 60%, this means that after 2 years of their Own Occupation Period, and the Own Occupation Period starts, if an employee can earn 60% of their pre-disability earnings in a job for which they qualified for by education, training or experience, they are no longer considered disabled.
- 5: Benefit Commencement Option under the Short Term Disability: This means that an employee can satisfy the 15 or 30 day waiting period if they are considered totally disabled or partially disabled and can work.

Thank you and have a wonderful day!!  
Scott