

# Disability Income Insurance Plan



## THIS PLAN HELPS PROVIDE AN INCOME WHEN YOU CAN'T WORK

If a covered disabling Injury or Sickness suddenly took away your ability to work and as a result also took away your ability to earn a paycheck...how would you continue to afford the living expenses you must now pay? With the Disability Income Insurance Plan sponsored by your association, your income would continue in the form of a monthly benefit that you select. Don't let a disability take away your income.

### WHO CAN APPLY?

Members and their legal spouse who are Actively-at-Work (at least 30 hours per week), are under age 60 may apply for this coverage.

The Eligible Member must apply for coverage in order to apply for coverage for his or her Spouse. If both are Eligible Members, only one may apply for coverage as a member of the Policyholder and the other may be covered as a Spouse only.

Spouse includes domestic partners who have provide a domestic partner affidavit or other documentation as required by law.

This coverage is not available in all states.

### HOW THIS PLAN WORKS

Plan 1: Under this plan, you will receive a monthly benefit beginning on the 31<sup>st</sup>, 91<sup>st</sup> or 181<sup>st</sup> day of your covered Total Disability up to age 65 if Totally Disabled before age 64. For a Total Disability beginning on or after age 64, but before age 70, benefits will be payable for a maximum of 12 months.

Plan 2: Under this plan, you will receive a monthly benefit beginning on the 31<sup>st</sup>, 91<sup>st</sup> or 181<sup>st</sup> day of your covered Total Disability up to age 65 for Injury or up to two years for Sickness. For a Total Disability resulting from an accident, beginning on or after age 64, but before age 70, benefits will be payable for a maximum of 12 months.

### YOUR CHOICES

Plan 1 or Plan 2: Determine the maximum amount of time to receive benefits.

Elimination Period: Your benefits will begin on the 31<sup>st</sup>, 91<sup>st</sup>, or 181<sup>st</sup> day of Total Disability.

Benefit Amount: Select from \$500 to \$4,000 per month (not to exceed 66 2/3% of your Pre-Disability Earnings). Plus, this Plan pays in addition to any other disability benefits you might receive. Any recurrent Total Disabilities are also covered.

## IMPORTANT PLAN FEATURES

### Managed Disability Approach

The Managed Disability approach encourages a healthy lifestyle through prevention and wellness programs. When an individual becomes disabled, they are helped with rehabilitation and motivation to return to work as soon as reasonably possible.

### Successive and Recurrent Disabilities Limitation

The insured member will receive their selected benefit for disabilities, which are recurrent in nature. Recurrent periods of the same or related disabilities are payable as new benefit periods (eligible for new maximum durations) when separated by six consecutive months of full-time active employment. Periods of disability, if due to the same or related medical causes and separated by fewer than six months while you are Actively-at-Work, are considered a single period of Successive disability. Periods of disability from entirely unrelated causes are considered separate periods of disability.

Benefits during any Period of Disability as the result of: more than one Sickness; or more than one Injury; or both Sickness and Injury; will be considered the same as if the Disability resulted from only one cause.

### EFFECTIVE DATE

Your and your Spouse's insurance will become effective on the first of the month on or next following the date of approval of your and your Spouse's application, provided the required premiums are paid. However, your Spouse's coverage will not become effective prior to the date your coverage becomes effective. Acceptance into this plan is subject to medical evidence of insurability as determined by The Hartford. Depending on your age, the amount of coverage you request, and your answers on the application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/ tests requested by the company will be conducted at your convenience and at no expense to you.

### Deferred Effective Date

If on the date You or Your Spouse are to become covered under the Policy for increased benefits; or for a new benefit and You or Your Spouse are not Actively at Work on that date, coverage will not begin until the first day of the month on or next following the date You or Your Spouse are Actively at Work for 1 month.

### Satisfaction Guaranteed

When you receive your Certificate of Insurance, review it carefully. If you are not completely satisfied with the terms of your coverage, simply return your Certificate within 30 days and premiums you have paid will be promptly refunded, minus any claims paid.

## IMPORTANT DEFINITIONS

### Total Disability

You or your spouse are considered totally disabled if you or your spouse have a disability during the Elimination Period and the following 60 months that prevents you or your spouse from performing the essential duties of your or your spouse's occupation. Thereafter, you or your spouse are totally disabled if you or your spouse are continuously unable to engage in any occupation for which you or your spouse are qualified by education, training or experience.

### Pre-Disability Earnings

- If you or your spouse are self-employed, your average net monthly income after business expenses for 12 months or 24 months, whichever produces the higher average, or
- If you or your spouse are not self-employed, your or your spouses regular monthly pay (not commissions, bonuses, tips and tokens, overtime pay or other fringe benefits/extra compensation) immediately prior to the date you or your spouse became disabled.

## CONVENIENT PAYMENT OPTIONS

You are able to choose between two premium payment options, whichever one best suits your needs:

**Option 1:** Automatic Monthly Check Withdrawal. Your premium will be automatically deducted from your checking account on a monthly basis. This not only saves you time, but you don't have to worry about missing a payment.

**Option 2:** Semi-Annual Direct Bill.

## TERMS OF COVERAGE

### Termination of Coverage

Coverage continues as long as: you remain an association member; you pay your premiums on time; you remain Actively-at-Work (except by reason of disability covered by this plan); the Master Policy is in effect; and, you remain under 70.

Your spouse's coverage will remain in effect as long as your coverage is active, premiums are paid, and they meet the eligibility requirements and remains under the age of 70.

### Exclusions and Limitations

This Policy does not cover any Disability or loss caused by: intentionally self-inflicted Injury; war or act of war, whether declared or not; or Sickness contracted or Injury sustained while on full-time active duty as a member of the armed forces (land, water, air) of any country or international authority.

We will refund the pro rata portion of any premium paid for you while you are in the armed forces on full-time active duty for a period of two months or more. Written notice must be given to us within 12 months of the date you enter the armed forces.

**Semi Annual Individual Premiums  
Rates Per \$100 of Monthly Benefit Amount  
Plan 1**

Attained Age	30 Day	90 Day	180 Day
	Elimination Period	Elimination Period	Elimination Period
Under 30	\$4.14	\$2.87	\$2.58
30-39	6.32	4.17	3.76
40-49	13.65	10.90	9.81
50-59	24.09	24.14	21.73
60-69*	19.00	20.21	18.19

**Semi Annual Individual Premiums  
Rates Per \$100 of Monthly Benefit Amount  
Plan 2**

Attained Age	30 Day	90 Day	180 Day
	Elimination Period	Elimination Period	Elimination Period
Under 30	\$3.12	\$2.97	\$2.68
30-39	4.14	3.94	3.55
40-49	6.95	6.66	6.00
50-59	11.35	11.97	10.78
60-69*	17.05	19.16	17.25

Rates and/or benefits will not be changed unless they are changed for all insureds in your classification.

Rates are based on the attained age of the Insured person and increase as you enter each new age category.

\*Renewal premiums only.

If applicable, an additional \$2 billing fee will be included on your billing notice payable to the administrator.

To save the fee, select Electronic Funds Transfer (EFT) as a safe and secure payment option.

## HOW TO APPLY

1. Complete, date and sign the enclosed Application. If your spouse is also applying, please complete the form and sign where indicated.
2. **Send no money now.** You will be billed when your Certificate is issued.
3. Mail your completed Application, for approval, in the enclosed return envelope.

### MNCPA GROUP INSURANCE

P.O. Box 14533  
Des Moines, IA 50306

#### Program Offered by:



Association Member Benefits Advisors, LLC., which acts as the insurance broker for the Group Policyholder, is appointed by The Hartford, and is compensated for the placement of insurance.

In CA d/b/a Association Member Benefits & Insurance Agency

CA Insurance License #0196562 | AR Insurance License #100114462

P.O. Box 14533  
Des Moines, IA 50306

#### QUESTIONS?

1-800-732-8350  
[www.mncpa-insurance.com](http://www.mncpa-insurance.com)

#### Underwritten by:



Hartford Life and Accident Insurance Company  
Hartford, CT 06155

The Hartford Financial Services Group, Inc. (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Connecticut. For additional details, please read The Hartford's legal notice at [www.thehartford.com](http://www.thehartford.com).

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services

This brochure 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 brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the Policyholder. This program may vary and may not be available to residents of all states.

Disability Form Series includes GBD-1000, GBD-1200 or state equivalent.

Policy Number AGP-5885

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# HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

## Notice of Information Practices

**This notice applies to residents of: All states, excluding Massachusetts.**

The Hartford Life and Accident Company respects your right to privacy and values your trust. This Notice explains how we collect, use and protect your personal information and your rights regarding that information.

**Information We Collect:** While your application for insurance is our primary source of information about you, we may also need to collect or verify information from other sources such as physicians and other medical and health care providers and professionals, health facilities such as hospitals, clinics, pharmacies, employers, consumer reporting agencies, and insurance-support organizations, which may provide us with an investigative consumer report about you. Organizations that provide us with consumer reports about you may disclose the contents of the report to others for which such organization performs such services. We may collect personal information about you that is necessary to determine your eligibility for insurance, to service your insurance policy, and otherwise as permitted by law; the information may include information from which judgments can be made about your age, health and medical history, occupation, avocations, finances, credit, character, habits, general reputation, or any other personal characteristics. We also collect information about your transactions with us, such as the products you buy from us; the amount you paid for those products; your account balances; and your payment and claims history.

**Personal History Interview:** To provide you, our client, with the best possible service, we may also conduct what we call a personal history interview. This is a phone call placed from our underwriting office. Its purpose is to make sure that the application information is complete. Our interviewers are trained to conduct their calls in a friendly, professional manner. The nature of the information discussed is always treated as personal and confidential and will only be used to assess your eligibility for insurance.

**Medical Information Bureau (MIB) Pre-Notice:** Information regarding your insurability will be treated as confidential. Hartford Life and Accident Insurance Company or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company, with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at (866) 692-6901 (TTY (866) 346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite Model 400, Braintree, Massachusetts 02184-8734. Hartford Life and Accident Insurance Company, or their reinsurers, may also release information from their files to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

**Disclosure of Personal Information:** We will not disclose your personal information to third parties without your authorization except in connection with our business or as otherwise permitted or required by law. For example, in connection with our general business practices, we may disclose personal information we collect to: companies performing services or functions on our behalf, including other insurers, agents or insurance support organizations, including for the purpose of determining your eligibility for insurance benefits or payments; detect or prevent fraud or criminal activity in connection with insurance transactions; medical care institutions or medical professionals for the purposes of verifying coverage or benefits; insurance regulatory authorities or law enforcement of other governmental authorities to prevent or prosecute the perpetration of fraud; the policyholder of a group insurance policy (for example an employer who provides group insurance) for purposes of reporting claims experience, conducting an audit of our operations or services, risk mitigation or other permissible purposes; third parties who collect data regarding claims for purposes of underwriting and claims handling, or to a third party as otherwise permitted or required by law; or reinsurers.

The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company.

Form PA-10210 (2018)

**How We Protect Your Information:** We employ administrative, technical and physical safeguards to protect the security, confidentiality and integrity of personal information. We will continue to protect your information even when a business relationship no longer exists between us.

**Right to Access and Right to Correct/Amend/Delete:** You have the right to learn what personal, including medical, information we have in our files about you, to whom it has been recently disclosed, to have access to the information, to correct the information, and to receive a copy. We are not required to provide you access to information that is collected when we evaluate a claim or when the possibility of a lawsuit exists.

Please contact us if you would like access to your information from your files. There may be a reasonable charge for copies of records. If you think your file contains incorrect information, notify us indicating what you believe is incorrect and your reasons. We will investigate the matter and either correct our records or place a statement from you in our files explaining why you believe the information is incorrect. We will also notify persons or organizations to whom we previously disclosed the information of the change or your statement.

If you request access to medical record information that was supplied to us by a medical care institution or medical professional, we may choose to provide it to a medical professional designated by you.

**Rights Relating to Adverse Underwriting Decision:** You have the right to certain information relating to adverse underwriting decisions we may make about You, including the reason for such decision. In the event we make an adverse underwriting decision relating to You, we will provide You with information regarding such decision and Your rights.

***How to make a request:*** If you wish to exercise your rights as provided in this notice, please provide us with your full name, complete address, your policy number or other identifying information and a reasonable description of the information you wish to access or correct. Please send your written request to: The Hartford, Attn: Medical Underwriting, PO Box 2999, Hartford, CT 06104-2999.

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Form PA-10210 (2018)

## **This notice applies to residents of Massachusetts.**

### **NOTICE OF INSURANCE INFORMATION PRACTICES**

To properly underwrite and administer your application for insurance coverage, we must collect certain information concerning your insurability. You are our most important source of information, but we may also contact other sources such as medical professionals and institutions, employers and other insurance companies. While all information regarding your insurability will be treated as confidential, in some situations, and in compliance with applicable law, we may disclose necessary items of information to third parties without your specific authorization.

#### **INVESTIGATIVE CONSUMER REPORTS – NOT APPLICABLE TO RESIDENTS OF NEW YORK**

As part of our procedure for processing your application, an investigative consumer report may be prepared by an outside insurance reporting organization. Personal information may be collected from others regarding your general reputation and lifestyle. If an interview is conducted with someone other than you, we will inform you of your right to be interviewed in connection with the preparation of the investigative consumer report. You have the right to send a written request within a reasonable period of time to receive additional detailed information about the nature and scope of this investigation.

#### **PERSONAL HISTORY INTERVIEW**

To provide you, our client, with the best possible service, we may also conduct what we call a personal history interview. This is a phone call placed from our underwriting office. Its purpose is to make sure that the application information is complete. Our interviewers are trained to conduct their calls in a friendly, professional manner. The nature of the information discussed is always treated as personal and confidential and will only be used to assess your eligibility for insurance.

#### **MEDICAL INFORMATION BUREAU (MIB) PRE-NOTICE**

Information regarding your insurability will be treated as confidential. Hartford Life Insurance Company or Hartford Life and Accident Insurance Company or its reinsurer(s) may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company, with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at (866) 692-6901 (TTY (866) 346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite Model 400, Braintree, Massachusetts 02184-8734. Hartford Life Insurance Company, Hartford Life and Accident Insurance Company, or their reinsurers, may also release information from their files to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

#### **ACCESS, CORRECTION AND DISCLOSURE**

You can obtain access to personal information about you contained in our policy files by sending us a written request. You may also request any necessary corrections, amendments or deletion of any information in our files which you believe to be inaccurate or irrelevant. Hartford Life Insurance Company or Hartford Life and Accident Insurance Company or its reinsurer(s) may release information in their files to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Also, please be advised that personal and confidential information collected by us may, in certain circumstances, be disclosed to third parties without authorization. A notice providing further description of the circumstances under which information about you may be disclosed and the types of persons and organizations to whom it may be disclosed will be sent to you upon your written request. If you desire further information or access to your personal information, please send your written request to: Hartford Life Insurance Company or Hartford Life and Accident Insurance Company, 200 Hopmeadow St., Simsbury, CT 06089.

PA-9369