Port of Houston Authority

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/employeebenefits

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

COVERAGE INFORMATION

<table>
<thead>
<tr>
<th>BENEFIT PERCENTAGE</th>
<th>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>60%</td>
<td>$12,000</td>
<td>The greater of $50 or 10% of the benefit</td>
<td>After 90 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?
You are eligible for this insurance if you are an active full-time hourly or salary employee who works at least 30 hours per week on a regularly scheduled basis.

AM I GUARANTEED COVERAGE?
This insurance is guaranteed issue coverage – it is available without having to provide information about your health.

This coverage is subject to a pre-existing condition exclusion, which is detailed on the Limitations & Exclusions sheet.³

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

WHEN DOES THIS INSURANCE BEGIN?
This insurance will become effective for you on the date you become eligible.

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?

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 60% of your pre-disability earnings.

Pre-disability earnings are defined in your policy.

2. The Long Term Disability policy contains a Pre-Existing Condition Exclusion. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.