



*A benefit
of your
membership!*

UNIVERSITY SYSTEM OF NEW HAMPSHIRE

SHORT TERM DISABILITY INSURANCE PLAN



Available to eligible employees of the University System of
New Hampshire. Protect your most valuable asset—your income.

0188825-00006-00



INSURANCE SPECIALISTS, INC.®

SHORT TERM DISABILITY INSURANCE PLAN

Protection When You Need It Most

Short-term disability (STD) insurance is often overlooked as a key component in a financial plan, but it could end up being the most valuable. Think about this: How would you handle your financial responsibilities if you were unable to earn an income? If you became disabled and couldn't work, your income would stop, but your living expenses would continue.

In addition to the loss of income, disabilities often mean medical bills and other expenses. A disability may mean the end of an income, but it doesn't mean the end of financial obligations like housing and car payments, and other expenses of daily living. And while life insurance primarily protects those left behind, STD insurance protects you and your income—whether or not you have a family.

The threat of being unable to meet even the most basic living expenses is very real for someone without STD insurance. According to the American Payroll Association, 68% of Americans live from paycheck to paycheck and lack the savings to help them prepare financially for a disability.¹ Remember, life insurance doesn't cover disabilities, and living expenses add up.

Are you still sure you have the coverage you need?



University System of New Hampshire Short Term Disability Plan—Eligibility

USNH faculty and staff may request short-term disability coverage if they are eligible to receive benefits; under age 60, and reside in the U.S.

Description of Coverage

This basic plan is designed to provide benefits for a disability resulting from non-occupational accidents and sickness for periods of up to 26 weeks.

Accident benefits begin with the first day that you are treated by your physician after a disability. Sickness benefits (including sickness benefits for pregnancy and complications of pregnancy) begin with the eighth day following the first treatment by your physician during a period of disability.

You are disabled when Prudential determines that:

- You are unable to perform the material and substantial duties of your regular occupation due to your sickness or injury;
- You are under the regular care of a doctor; and
- You are not working at any job.

Pre-Existing Conditions Limitation

During the first six months of coverage, disabilities due to a pre-existing condition are not covered. A pre-existing condition means any injury or sickness, including pregnancy, for which you have received medical care within the six-month period prior to your coverage effective date or the date of an increase in coverages.

Apply today for this important coverage!

Go to www.isi1959.com and download a Request for Coverage Form from our website.

Questions:

Please call the Plan Agent, Insurance Specialists, Inc., at **1-888-ISI-1959** or **e-mail: sales@isi1959.com**

Effective Date of Coverage

Your coverage becomes effective on the latest of:

- The first of the month following the date Prudential approves your application, if evidence of insurability (EOI) is required; or
- The date you are in active employment. If you are not in active employment on the date coverage would normally begin, coverage will begin on the date you return to active employment; or
- The first of the month following the date Prudential receives your 1st premium payment.

Coverage while you're disabled

If you're unable to work

If you are disabled and not working due to total disability from a covered non-occupational injury or sickness, your weekly benefit is equal to the amount shown in your certificate.

Details can be found in your Booklet-Certificate.

Termination of Coverage

STD coverage ends upon the first to occur of: 1) your attainment of age 70; 2) retirement or you cease to meet the "Active Employment" requirement; 3) the last day of the period for which you made any required premium contributions; 4) you withdraw from the Plan; 5) you cease to be in an eligible class; 6) termination of master policy.

STD coverage can help you meet your financial responsibilities for the short term—don't miss this opportunity to provide more financial security to your family!

Benefit schedule & monthly premium

Annual Salary	Weekly Benefit	Monthly Deduction
Less than \$5,999	\$75.00	\$6.50
\$6,000-7,999	\$100.00	\$8.66
\$8,000-9,999	\$125.00	\$10.84
\$10,000-11,999	\$150.00	\$13.00
\$12,000-15,999	\$200.00	\$17.35
\$16,000-19,999	\$250.00	\$21.70
\$20,000-23,499	\$300.00	\$26.08
\$23,500-27,499	\$350.00	\$30.40
\$27,500-31,499	\$400.00	\$34.66
\$31,500-35,499	\$450.00	\$39.00
\$35,500-39,499	\$500.00	\$43.34
\$39,500-43,499	\$550.00	\$47.68
\$43,500-47,499	\$600.00	\$52.00
\$47,500-51,499	\$650.00	\$56.34
\$51,500-55,499	\$700.00	\$60.00
\$55,500-59,499	\$750.00	\$69.34
\$59,500-63,499	\$800.00	\$73.68
\$63,500-67,499	\$850.00	\$78.00
\$67,500-71,499	\$900.00	\$82.34
\$71,500-75,499	\$950.00	\$86.68
\$75,500-79,499	\$1,000.00	\$91.02
\$79,500-83,499	\$1,050.00	\$95.36
\$83,500-87,499	\$1,100.00	\$99.70
\$87,500-91,499	\$1,150.00	\$104.04
\$91,500-95,499	\$1,200.00	\$108.38
\$95,500-99,499	\$1,250.00	\$112.72
\$99,500-103,499	\$1,300.00	\$117.06
\$103,500-107,499	\$1,350.00	\$121.40
\$107,500-111,499	\$1,400.00	\$125.74
\$111,500-115,499	\$1,450.00	\$130.08
\$115,500-119,499	\$1,500.00	\$134.42
\$119,500-123,499	\$1,550.00	\$138.76
\$123,500-127,499	\$1,600.00	\$143.10
\$127,500-131,499	\$1,650.00	\$147.44
\$131,500-135,499	\$1,700.00	\$151.78

Who is eligible to request coverage?

All USNH faculty and staff employees who are eligible to receive benefits, are less than age 60 and reside in the United States may apply for STD insurance. All coverage is subject to Prudential's approval of satisfactory evidence of insurability. Depending on the amount of coverage applied for, and the medical history disclosed in the application, it may be necessary for Prudential to order a physical exam, a blood test, an ECG, or medical records from your physician.

What is the definition of Disability?

To be considered disabled, you must be disabled by a non-occupational sickness or accidental injury and unable to perform the substantial and material duties of your occupation. In addition, you must also be under the regular care of a physician, and not working in any job.

Will I be covered for successive disabilities?

If you receive benefits for a disability and recover, and again become disabled for the same reason while covered under the Plan, the later disability may be considered as a continuation of the prior disability if your return to active employment is 14 days or less—removing the need to satisfy the elimination period again. However, the second disability will be considered a new claim if the current disability is unrelated to the prior disability, requiring the satisfaction of a new elimination period.

Are benefits paid in addition to other insurance or income?

Yes, benefits are paid in addition to income received from any other source or company except worker's compensation benefits.

Policy Exclusions

This Policy does not cover disability caused by or resulting from: intentionally self-inflicted Injury, war or act of war, whether declared or not; the commission of a crime for which you have been convicted; occupational sickness or injury or any disabilities which begin at the same time or after your occupational sickness or injury; active participation in a riot. Your Plan does not cover a disability due to a pre-existing condition during the first six months of coverage.

How to Enroll

To apply for coverage, simply print and complete the application and then mail it to the address below. Please note: If you are unable to answer "no" to all five health questions on the Short Form Application, you must complete and return the Long Form Application.

Print and complete the application and return it to:

**Insurance Specialists, Inc.
Administrative Services Center
305 Carteret Street
Beaufort, South Carolina 29902**

Still have questions?

Please call the Plan Agent, Insurance Specialists, Inc., at **1-888-ISI-1959** or send an e-mail to **sales@isi1959.com**



EST. 1959

INSURANCE SPECIALISTS, INC.®



Group Life and Disability Income Medical Underwriting NOTICE

Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176

Information regarding your insurability will be treated as confidential. We may, however, make a brief report thereon to the MIB, Inc., 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, disability, 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. In addition, upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901. 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 400, Braintree, Massachusetts 02184-8734. Information for consumers about MIB may be obtained on its website at www.mib.com.

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The cost of insurance is met from premium contributions by Plan participants. The current premium rates are set forth in the enclosed material.

This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. A Booklet-Certificate, with complete plan information, including limitations and exclusions, will be provided to participants. If there is a discrepancy between this document and the Booklet-Certificate issued by the issuing company, the terms of the Booklet-Certificate will govern.

Information

Coverage under the Short Term Disability Insurance Plan is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777, (973) 802-6000. The Plan Agent is Insurance Specialists, Inc. P.O. Box 2327, Beaufort, SC 29901. Please refer to your certificate for Plan details, including any exclusions, limitations and restrictions which may apply. Contract series 83500.

¹American Payroll Association, "Getting Paid in America," 2012.