GROUP SHORT-TERM DISABILITY INSURANCE
BENEFIT HIGHLIGHTS

Institute of American Indian Arts
A disability can happen to anyone. A back injury, pregnancy, or serious illness can lead to months without a regular paycheck. If you're unable to work for a short period of time due to a non-work-related condition, illness or injury, short-term disability insurance offers financial protection by paying you a portion of your earnings.

In the U.S., a disabling injury occurs every second.¹

To learn more about Short-Term Disability insurance, visit thehartford.com/employeebenefits

COVERAGE INFORMATION

<table>
<thead>
<tr>
<th>BENEFIT PERCENTAGE</th>
<th>MAXIMUM</th>
<th>SICKNESS BENEFIT STARTS</th>
<th>INJURY BENEFIT STARTS</th>
<th>BENEFIT DURATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>60%</td>
<td>$1,300</td>
<td>On the 30th day</td>
<td>On the 30th day</td>
<td>9 weeks</td>
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PREMIUMS
Your employer pays 100% of the premium for your coverage.²

ASKED & ANSWERED
WHO IS ELIGIBLE?
You are eligible if you are an active full time Executive 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.

HOW MUCH DOES IT COST AND HOW DO I PAY FOR THIS INSURANCE?
Your employer pays 100% of the premium for your coverage.

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

WHEN DOES THIS INSURANCE BEGIN?
This insurance will become effective 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?
Disability is defined in The Hartford's certificate with your employer.
Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning 20% or less of your pre-disability weekly earnings or you are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning more than 20% but less than 80% of your pre-disability weekly 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.

²Rates and/or benefits may be changed.

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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 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.

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