



Hartford Life

CABRILLO COMMUNITY COLLEGE

Short Term Disability Benefit Highlights

Eligibility: Each active Certificated employee and Educational Administrative/Manager with Five or more years of service who is regularly scheduled to work 20 hours or more per week.

Elimination Period: Benefits commence for disability caused by:

Accident: The greater of 8 days of total disability or Accumulated Sick Leave

Sickness: The greater of 8 days of total disability or Accumulated Sick Leave

Benefit Percentage: 66-2/3% of your weekly salary

Maximum Benefit: \$1,250 per week

Benefit Duration: 25 Weeks

Offsets: Offsets may apply if you receive other income benefits as a result of the disability such as Workers Compensation

This Benefit Highlights Sheet explain the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.