



Voluntary Short Term Disability Insurance

Benefit Highlights

Brown Integrated Logistics, Inc.

<p>What is Voluntary Short Term Disability Insurance?</p>	<p>Voluntary Short Term Disability Insurance pays you a portion of your Earnings if you miss time at work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Voluntary Short Term Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.</p>
<p>What is disability?</p>	<p>Disability is defined in The Hartford's contract 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 less than 20% 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 less than 80% of your pre-disability Weekly Earnings.</p>
<p>Am I eligible?</p>	<p>You are eligible if you are an active full time employee who works at least 32 hours per week on a regularly scheduled basis.</p>
<p>How much coverage would I have?</p>	<p>You may purchase coverage that would pay you a benefit of 60% of your weekly Earnings. The maximum Voluntary Short Term Disability Insurance benefit you could receive is \$500 per week.</p> <p>Earnings are defined as in The Hartford's contract with your employer.</p>
<p>When can I enroll?</p>	<p>You can enroll during your scheduled enrollment period, within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.</p>
<p>When is it effective?</p>	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.</p>
<p>How long do I have to wait before I can receive my benefit?</p>	<p>Once you are approved for coverage, you will be eligible to collect your Voluntary Short Term Disability Insurance benefit starting on the 15th day after your injury or 15th day of sickness. Your benefit could continue for up to 24 weeks.</p>

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT.

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Prepare today.
Help protect tomorrow.

Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:

- Social Security disability insurance (please see next section for exceptions)
- workers' compensation
- other employer-based insurance coverage you may have
- unemployment benefits
- settlements or judgments for income loss
- retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your benefit payments will not be reduced by certain kinds of other income, such as:

- retirement benefits if you were already receiving them before you became disabled
- retirement benefits you start to receive that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- personal disability policies
- Social Security increases

This benefit highlights sheet is an overview of the Voluntary Short Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.

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<p>I already have disability coverage through my employer; do I have to do anything?</p>	<p>If you take no action, your coverage will automatically continue with The Hartford subject to the terms of the contract.</p>
<p>If I'm disabled, can the amount of my benefit be reduced?</p>	<p>Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive.</p>
<p>Are there other limitations to enrollment?</p>	<p>The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability.</p> <p>If this is the first time you are eligible to elect coverage, evidence of insurability is not required.</p> <p>If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.</p>

Important Details

The following is an overview of your Voluntary Short Term Disability Insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Exclusions:

You cannot receive Voluntary Short Term Disability Insurance benefit payments for disabilities that are caused or contributed to by:

- war or act of war (declared or not)
- the commission of, or attempt to commit a felony
- an intentionally self-inflicted injury
- any case where your being engaged in an illegal occupation was a contributing cause to your disability
- sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
- any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits

Pre-existing Conditions:

Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:

- you have not received treatment for your condition for the length of time specified in the contract before the effective date of your insurance, or
- you have been insured under this coverage for the length of time specified in the contract prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- you have already satisfied the pre-existing condition requirement of your previous insurer.

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SHORT-TERM DISABILITY



You earn it. You save it. You spend it.
It's time to help protect it.

Every second, a disabling injury changes someone's life.¹ Accidents are not the only cause of a disability. Back pain, heart disease and other illnesses are the reasons for a majority of long-term absences,² and can happen to anyone.

Whatever the cause, a disability can mean months out of work, without a paycheck. But with **Short-term Disability insurance (STD)**, you can help protect your income and continue to provide for yourself and your loved ones. It's available through your employer from The Hartford, a leader in disability insurance.

Even if you can't work, you still need to pay the bills.

Your paycheck, as well as your ability to earn one, is your lifeline.

Did you know:

- More than half of wage earners believe they have little chance of being disabled for three months or more during their working career.³
- The actual odds of becoming disabled for a worker entering the workforce today are about 30 percent.⁴

Minus a steady income, you could risk getting behind on bills like:

- Rent.
- Mortgage.
- Car payment.
- Tuition.
- And utilities, just to name a few.

But STD benefits help you pay for daily necessities while staying current with all you've worked hard for.

Keep in mind that STD is designed to help protect your income. Then consider these facts:

- Health insurance only covers medical bills. It won't pay for groceries or monthly living expenses.

(continued on next page)



Case illustration: Back to normal.⁷

Daryl had suffered from back problems ever since she was a gymnast in high school. But this time was the worst. A herniated disk was her doctor's diagnosis. The pain and numbness in her legs were agonizing. On some days, she couldn't feel or move her right foot, and barely made it down the stairs.

Weeks away from her job as a nurse turned into months after a back operation. Without STD, she would have had to borrow money from her parents. But STD helped her pay the rent and buy groceries. She even used it to pay for day care for her son. STD took the pressure off so she could get back to normal. And, in time, back to work.

Prepare today.
Help protect tomorrow.

Short-term Disability



- Workers' Compensation kicks in only in the event of a work-related accident or injury, and about 90 percent of serious disabilities aren't related to work.⁵
- Just over one in four of today's 20-year-olds will become disabled before they retire.⁶

Be prepared for the curve balls life throws you.

On or off the job, anyone can become disabled. A back injury, pregnancy, or serious illness can mean months without a paycheck. But if you have STD insurance, you can have:

- A percentage of your income every week, depending on how much protection you have.
- A way to help pay the bills without relying on loans or financial support from friends and family.
- Affordable group rates through your employer, with convenient payroll deduction.
- Coverage from a major insurer, The Hartford, a leader in disability insurance.
- The support you need to help you get back on your feet and back to work safely.

Enrollment made easy.

To enroll in The Hartford's STD plan, read the literature your employer provides. It includes specifics on your company's plan. And easy directions on how to enroll.

Need more facts?

Just visit our Web site at **thehartford.com/employeebenefits**.

www.thehartford.com

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¹ National Safety Council®, Injury Facts®, 2010 Ed.

² Council for Disability Awareness, Overview, 2010.
Available: http://www.disabilitycanhappen.org/chances_disability/default.asp, May 20, 2011.

³ CDA Disability Divide proprietary research, March 2010.
Available: <http://www.disabilitycanhappen.org/research/consumer>, May 20, 2011.

⁴ Social Security Administration, Fact Sheet, March 18, 2011.

⁵ Council for Disability Awareness, Long-Term Disability Claims Review, 2010.
Available: http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp, May 4, 2011.

⁶ Social Security Administration, Fact Sheet, March 18, 2011.

⁷ This case illustration is fictitious and for illustrative purposes only.