

Bennington College

STD/Life/AD&D - Plan Highlights- Union

Effective July 1, 2020

SHORT TERM DISABILITY

Eligibility	All active, full-time Union Employees of the Employer regularly working a minimum of 30 hours per week; benefit begins after one year of active employment.
Benefit Amount	66.6667% of your weekly earnings, to a max of \$200 per week.
Definition of Disability	<p>You are disabled when The Hartford determines that, due to sickness or injury:</p> <ul style="list-style-type: none">- you are limited from performing the material and substantial duties of your regular occupation; and- you have a 20% or more loss in weekly earnings due to the same sickness or injury.
Elimination Period	7 days Injury / 7 days Sickness
Duration	26 weeks
Premium	Employer Paid

LIFE/AD&D INSURANCE

Eligibility	All active, full-time Union Employees of the Employer
Benefit Amount	1x Annual Earnings rounded to the next higher \$1,000, to a maximum benefit of \$60,000
Waiver of Premium	If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability.
Accelerated Death Benefit	75% of your life insurance amount
Survivor Support	Included
Portability	If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract.
Life Planning Financial And Legal Resources	Included
Life Benefit Reduction	50% at age 70
Premium	Employer Paid

This plan highlight is a summary provided to help you understand your insurance coverage from The Hartford. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.