



## SHORT-TERM AND LONG-TERM DISABILITY INSURANCE

**Disability insurance** is designed to help protect your income. Consider these facts:



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



Just over **one in four** of today's 20-year-olds will **become disabled** before they reach age 67.<sup>1</sup>



Workers' Compensation kicks in only in the event of a **work-related** accident or injury.

### WHAT IS IT?

On or off the job, anyone can become disabled. Both **Short-term and Long-term Disability insurance** provide you with a percentage of your paycheck each month, depending on how much protection you have, if you become disabled. They are also available at affordable group rates through your employer with convenient payroll deduction.

#### **Short-term Disability helps:**

- Protect your income in the event of a disabling illness or injury such as a heart attack, pregnancy or back injury.
- Offer the financial support you may need so you can focus on your recovery instead of financial concerns.

#### **Long-term Disability helps:**

- Protect your paycheck after a serious accident or serious illness.
- Offer professional help for disability-related challenges from legal specialists, and financial and therapeutic counselors.

continued





### Case illustration: **DOUBLY SECURE<sup>2</sup>**

Leah and her husband Mark were thrilled by the news that Leah was pregnant. And doubly thrilled to learn later that she was carrying twins. But by her seventh month, Leah needed to stay on bed rest. This meant more time out of work than she'd anticipated. Fortunately, she'd purchased Short-term Disability insurance, which kicked in even before her twins were born. After giving birth, Leah suffered from a rare complication, which led to emergency surgery. Months of recovery followed. Had it not been for Leah's Long-term Disability policy, which took up where Short-term Disability left off, it might have left the family in serious debt. But the protection helped carry them through until Leah returned to work.

## WHY DO I NEED IT?



### **Protect Your Income**

Even if you can't work, you still need to pay the bills. Minus a steady income, you could risk getting behind on bills like the rent, mortgage, car payment, tuition and utilities, just to name a few. Short-term and Long-term Disability benefits help you pay for daily necessities while staying current with all you've worked hard for.



### **Peace of Mind**

Whatever the cause, a disability can mean months out of work, without a paycheck. With Short-term and Long-term Disability insurance, you can help protect your income and continue to provide for yourself and your loved ones.



### **Affordable Rates**

Accidents are not the only cause of a disability. Back pain, heart disease and other illnesses are some reasons for long-term absences, and can happen to anyone.

Learn more about what people are saying about Disability insurance by visiting us at [TheHartford.com/employeebenefits](https://www.thehartford.com/employeebenefits)



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. Home office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2018 The Hartford.

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

<sup>1</sup> Social Security Basic Facts 2018. Viewed on 6/13/2018. Available at <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

<sup>2</sup> This case illustration is fictitious and for illustrative purposes

4203 07/18