

# SHORT-TERM DISABILITY (STD) INSURANCE

## FOR BUSINESSES WITH 2-49 EMPLOYEES

Our experience and insights in the small business market have helped us develop solutions tailored to meet the unique needs of employers with fewer than 50 employees. Let The Hartford help you serve your small business customers and grow your business in this market.

With online quoting, we empower our partners to build plan designs based on the customer's needs. With real time proposal creation, you'll have the ability to view premium calculations and compare plan design alternatives instantly; allowing you to have a consultative conversation with your customers and effectively and efficiently manage your time.

POLICY PROVISIONS	STD (2-9 EMPLOYEES)*	STD (10-49 EMPLOYEES)
<ul style="list-style-type: none"> <li>Maximum Benefit</li> <li>Benefit Percentage</li> </ul>	<ul style="list-style-type: none"> <li>50% or 60%</li> <li>\$300 up to \$1,500 per week</li> <li>All amounts Guaranteed Issue</li> </ul>	<ul style="list-style-type: none"> <li>50% or 60% (66.67% for non-contributory coverage only)</li> <li>\$300 up to \$2,500 per week</li> <li>All amounts Guaranteed Issue</li> </ul>
Commencement Period (Accident/Sickness in days)	8/8, 15/15 or 30/30	1/8, 8/8, 15/15 or 30/30
Recurrent Disability	Residual included	Residual included
Pre-existing Condition Limitation	Benefits are not limited or excluded under the plan for a pre-existing condition	
Employer Contribution/ Participation	Non-contributory (100% employer-paid with 100% participation)	<ul style="list-style-type: none"> <li>Non-contributory: (100% employer-paid with 100% participation)</li> <li>Mandatory contributory (salary gross up): 100% employee-paid and 100% participation required</li> <li>Voluntary: (any employee-paid percentage) - typically 100% employee-paid;                             <ul style="list-style-type: none"> <li>10-24 lives: minimum of 4 enrolled lives</li> <li>25-49 lives: lesser of 25% or 10 enrolled lives</li> </ul> </li> </ul>
Eligibility	<ul style="list-style-type: none"> <li>Active full-time employees (30-50 hours/week; default will be 30 hours/week)</li> <li>No part-time, temporary or seasonal employees</li> </ul>	<ul style="list-style-type: none"> <li>Active full-time employees (20-50 hours/week; default will be 30 hours/week)</li> <li>Active part-time employees (20-50 hours/week)</li> <li>No temporary or seasonal employees</li> </ul>
Number of Classes	Up to three	Up to three
Rate Guarantee	Two years	Two years
Definition of Earnings	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available).	
Administrative Services	<p>W2 Services: W-2 forms are generated for each employee receiving a disability benefit and sent directly to their home address. This service is provided at no additional cost.</p> <p>FICA Match: This optional service is available to employers electing W-2 services at an additional cost. If included in the quote, The Hartford will pay the employers share of FICA taxes under our tax ID number on all STD benefits.</p>	

\*For employers with 2-9 lives, standalone STD is exclusively available through online quoting. STD is not available for these size groups in statutory states (CA, HI, NJ, NY, PR, RI, or WA).



These options are only available online.

## WHEN QUOTING ONLINE, TAKE ADVANTAGE OF THE FOLLOWING FEATURES

### STD (2-9 Employees)

- Years in Business: Groups under 2 years in business
- Number of Classes: Up to three classes and carve-outs permitted
- Number of Lives: Quoting 2 or 3 life groups
- Employer Contribution: Mandatory contributory (salary gross up)
- Product Availability: Standalone STD available

### STD (10-49 Employees)

- Years in Business: Groups under 2 years in business

Learn more about the benefits of online quoting and get started today at [www.TheHartford.com/group-benefits-producers/real-time-quoting](http://www.TheHartford.com/group-benefits-producers/real-time-quoting)



**THE HARTFORD'S PHYSICIAN, ATTORNEY AND STATUTORY PLANS** have specialized provisions from those shown here. Please contact a representative from The Hartford to discuss solutions for these cases.

## OFFERED WITH VALUE-ADDED SERVICES<sup>1</sup>

**Ability Assist® (Employee Assistance Program)** – Professional counseling services and resources for employees, spouses (including domestic partners) and dependents.

**HealthChampion<sup>SM</sup>** – Unlimited access for employees to Benefit Specialists and nurses for administrative and clinical support to address medical care and concerns about claims.<sup>2</sup>

**Workforce Safety & Absence Management** – Consultative service for employers, focused on reducing risks and absenteeism in the workplace.



For more information on these services, visit [TheHartford.com/employee-benefits/value-added-services](http://TheHartford.com/employee-benefits/value-added-services)

Contact your small business sales executive for more information at [TheHartford.com/sbcontact](http://TheHartford.com/sbcontact)

Notes: As used in this guide, "Included" means the benefit/feature is part of the policy; "Available" indicates an optional benefit/feature.

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

THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

<sup>1</sup> Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit <https://www.TheHartford.com/employee-benefits/value-added-services> for more information.

<sup>2</sup> HealthChampion<sup>SM</sup> specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.



**THE HARTFORD**

Business Insurance  
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