



SHORT-TERM AND LONG-TERM DISABILITY INSURANCE

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. It offers 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. It also offers professional help for disability-related challenges from legal specialists, and financial and therapeutic counselors.

HOW IS IT DIFFERENT?

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

- Health insurance only covers medical bills. It won't pay for groceries or rent.
- Workers' Compensation kicks in only in the event of a work-related accident or injury.
- Just over one in four of today's 20-year-olds will become disabled before they retire.¹

continued



CASE ILLUSTRATION: DOUBLY SECURE³

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 STD 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 LTD policy, which took up where STD 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?

Every second, a disabling injury changes someone's life.² 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.

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. Even if you become disabled long-term.

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

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¹ Social Security Basic Facts 2014. Available at <http://www.ssa.gov/news/press/basicfact.html>.

² National Safety Council®, Injury Facts®, 2014 Ed.

³ This case illustration is fictitious and for illustrative purposes only.

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