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**SHORT-TERM DISABILITY INSURANCE and
LONG-TERM DISABILITY INSURANCE**





SHORT TERM & LONG TERM DISABILITY INSURANCE

ALL THE DETAILS

- Who is eligible?
 - You are eligible for this insurance if you are an active regular or limited-term employee who works at least 17.5 hours per week on a regularly scheduled basis.
- When can I elect my coverage?
 - You may enroll during any scheduled enrollment period, or within 31 days of the completion of any eligibility waiting period established by your employer.
 - Both coverage offerings (Short Term & Long Term) must be elected together.
- When does my coverage begin?
 - Insurance will become effective in accordance with the terms of the certificate (usually the first day of the month following the date you elect coverage, or when evidence of insurability is approved).
- Am I guaranteed coverage?
 - If this is the first time you are eligible to elect coverage, evidence of insurability is not required.
 - If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.
 - Evidence of insurability is also required to make a change to enhance your current coverage.

SHORT-TERM DISABILITY INSURANCE





SHORT-TERM DISABILITY INSURANCE

WHAT IS IT?

Short-term Disability insurance is designed to help protect your income if you're hurt or sick and can't work. It's:

- A percentage of your income every week.
- A way to help pay the bills.
- The support to help you get back on your feet and back to work safely.
- Affordable group rates with convenient payroll deductions.

Consider these facts:

- Health insurance only covers medical bills. It won't pay for groceries or monthly living expenses.
- Workers' Compensation kicks in only in the event of a work-related accident or injury.



SHORT-TERM DISABILITY INSURANCE

WHY DO I NEED IT?

Accidents are not the only cause of a disability, others include:

- Back pain
- Pregnancy
- Heart Disease
- Mental illnesses and more

Whatever the cause, a disability can mean months out of work, without a paycheck.

You could risk getting behind on bills like:

- The rent/mortgage
- Car payments
- Tuition
- Utilities



Just over one in four of today's 20-year-olds will become disabled before they retire.

Social Security Basic Facts 2014. Viewed on 6/17/2015.
Available at <http://www.ssa.gov/news/press/basicfact.html>



SHORT TERM DISABILITY INSURANCE

COVERAGE INFORMATION

- How much STD coverage am I able to purchase?

Lawrence Livermore allows you four (4) STD coverage options:

COVERAGE LEVEL	BENEFIT PERCENTAGE	MAXIMUM WEEKLY BENEFIT	SICKNESS BENEFIT STARTS	INJURY BENEFIT STARTS	BENEFIT DURATION
Option 1	70%	\$3,462	On the 8 th days sick	On the 8 th days injured	52 weeks
Option 2	70%	\$3,462	On the 31st days sick	On the 31st days injured	52 weeks
Option 3	70%	\$3,462	On the 91st days sick	On the 91st days injured	52 weeks
Option 4	70%	\$3,462	On the 181st days sick	On the 181st days injured	52 weeks

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.

SHORT-TERM DISABILITY INSURANCE

BENEFIT EXAMPLE: BACK TO NORMAL

- Darly suffered from agonizing pain and numbness in her legs. She was diagnosed with a herniated disk and needed to have an operation. Weeks away from her job as a nurse turned into months.
- Without Short-term Disability insurance, she would have had to borrow money from her parents.
- Short-term Disability insurance helped her pay the rent and buy groceries. She even used it to pay for daycare for her son. Short-term Disability insurance took the pressure off so she could get back to normal. And, in time, back to work.



This case illustration is fictitious and for illustrative purposes only.

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

LONG-TERM DISABILITY INSURANCE





LONG-TERM DISABILITY INSURANCE

WHAT IS IT?

Long-term Disability insurance is designed to help protect your income if you're hurt or sick and can't work for an extended period of time. It's:

- A percentage of your income each month.
- A source of professional help for disability-related challenges:
 - Legal specialists
 - Financial and therapeutic counselors
- Affordable group rates with convenient payroll deduction.

**Long-term
Disability
insurance helps
protect your
paycheck after a
serious accident
or illness.**

Consider these facts:

- Health insurance only covers medical bills. It won't pay for groceries or monthly living expenses.
- Workers' Compensation kicks in only in the event of a work-related accident or injury.



LONG-TERM DISABILITY INSURANCE

WHY DO I NEED IT?

Anyone can become disabled. Some reasons for long-term absences might include:

- Back pain
 - Heart disease
 - Mental illnesses and more
- Whatever the cause, a disability can mean months out of work, without a paycheck.
 - You could risk getting behind on bills like:
 - The rent/mortgage
 - Car payments
 - Tuition
 - Utilities



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



LONG TERM DISABILITY INSURANCE

COVERAGE INFORMATION

- How much LTD coverage am I able to purchase?

BENEFIT PERCENTAGE	MAXIMUM MONTHLY BENEFIT	MINIMUM MONTHLY BENEFIT	BENEFIT START DATE	BENEFIT DURATION
50%	\$15,000	\$100	After 52 weeks	If you become disabled prior to age 63, benefits may continue for as long as you remain disabled or until the greater of your Social Security Normal Retirement Age, or 3.5 years. If your disability occurs at age 63 or above, the number of payments may reduce.

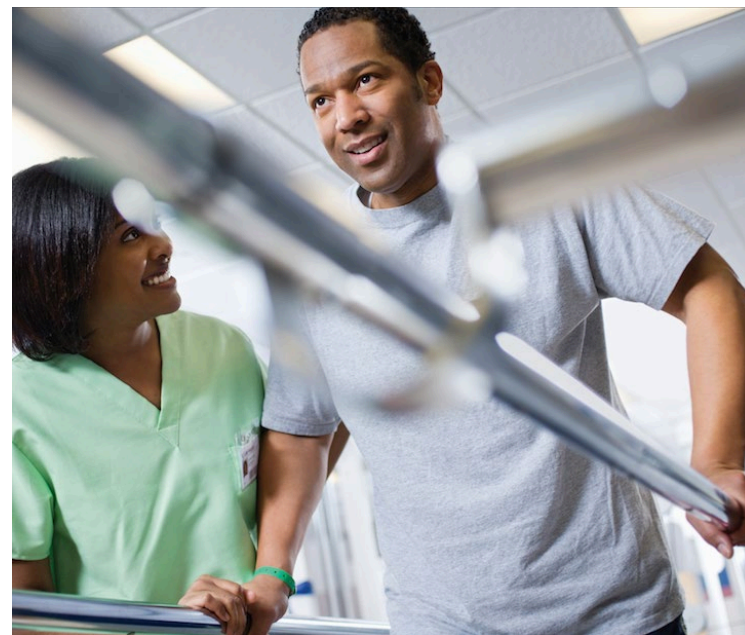
- What about pre-existing conditions?
 - Must be treatment-free for 3 consecutive months before the date your plan begins.
 - After your plan has been in effect for 12 months, no limitations on pre-existing conditions.

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.

LONG-TERM DISABILITY INSURANCE

BENEFIT EXAMPLE: WINNING THE RACE

- Rick was a passionate cyclist until the day his bike flipped over during a long ride. The accident left him in a coma for a month with an ordeal to face.
- He spent months in rehab, slowly regaining his strength and mobility. Although he never fully recovered movement in his legs, Rick was able to cover his daily bills thanks to Long-term Disability benefits from The Hartford.
- When he finally returned to work part-time, he had a lot to catch up on. But his mortgage wasn't one of them—he remained current with all of his financial obligations.



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QUESTIONS?



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