

THERE'S AN EASY WAY TO KEEP LIFE MOVING.



ILLNESS OR INJURY CAN STRIKE ANY TIME. HELP PROTECT YOUR FAMILY FROM BOTH.

You don't have the time for a serious illness or injury. And your budget can't afford it either. But that doesn't mean it can't happen. Your flexible Short-term Disability insurance can make both easier to manage. Of course your health insurance will help cover medical expenses. But what about the lost income from being out of work? Your family may need that money to keep your household going. Short-term Disability insurance can help.

Short-term Disability

Your Short-term Disability insurance plan allows you to customize your coverage based on your unique income protection needs. The cost for coverage will vary depending on the features you choose. Your employer will offer several benefits for you to choose from:

Benefit level — This is a weekly flat dollar amount up to a percentage of your earnings.

Benefit duration — This is how long you want to receive the benefit amount you have chosen, in weeks.

Benefit commencement — This is how soon your benefit begins after a disabling event. Your plan could include different injury/sickness benefit commencement period options.



TRUST IN THE HARTFORD¹



60+ YEARS
HELPING TO PROTECT
15.7M FAMILIES²

PLANNING AHEAD COULDN'T BE EASIER

An illness or injury can happen at any time. Short-term Disability insurance helps protect your family from the financial crunch of these unexpected health crises due to disabling illness or injury such as a heart attack, pregnancy or back injury. Short-term Disability insurance gives a percentage of your paycheck each month – depending on how much protection you have – should you become disabled.



AFFORDABLE

Take advantage of employer-offered preferred rates



FLEXIBLE

Set up a simple payroll deduction



SENSIBLE

Protection for your family and your paycheck





CASE STUDY³

FLEXIBILITY REP

After Lindsey finished college, she landed a full-time job in a gym. The job was fun, with advancement opportunities, but the pay was modest. She had student loans to pay back and a car that always seemed to be in the shop.

So when she read about Short-term Disability insurance in the employee newsletter, she decided it might be a good idea to protect her income. She was relieved to learn that she could afford it comfortably by personalizing her plan.

Customization gave her the flexibility to purchase what she needed without breaking the bank. A few months into her new job, Lindsey tore a muscle while practicing a workout routine at home. Short-term Disability insurance gave her time to heal without going into debt.

Some Things To Remember



HEALTH INSURANCE ONLY COVERS MEDICAL BILLS.



HEALTH INSURANCE DOES NOT PAY FOR GROCERIES AND MONTHLY BILLS.



WORKERS' COMPENSATION KICKS IN ONLY IN THE EVENT OF A WORK-RELATED ACCIDENT OR INJURY.



ACCIDENTS ARE NOT THE ONLY CAUSE OF A DISABILITY - BACK PAIN, HEART DISEASE AND OTHER ILLNESSES CAN BE THE REASON FOR LONG-TERM ABSENCES.



A serious illness or injury doesn't have to be a financial burden on your family. Your flexible Short-term Disability insurance can be a big help.

To learn more, visit [TheHartford.com/resources/disflex](https://www.TheHartford.com/resources/disflex)

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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.

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

¹ www.TheHartford.com/about-us/ethics-compliance; viewed on June 28, 2021.

² Based on The Hartford's internal data of covered employees as of May 31, 2021.

³ This benefit example is fictitious and for illustrative purposes.

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Business Insurance
Employee Benefits
Auto
Home