

## SHORT-TERM DISABILITY INSURANCE



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### WHAT IS IT?

Your Short-term Disability insurance plan allows you to customize your coverage based on your unique income protection needs. The cost will vary depending on the features you choose. You'll have a say in the following features:

**Benefit level.** You can choose a weekly flat dollar amount up to 60 percent of your earnings.

- Anywhere from \$100-\$2,000 weekly benefit amounts (in \$100 increments) are available.

**Benefit duration.** You can choose how long you want to receive the benefit amount you have chosen.

- Options include 13, 26, 52, or 104<sup>1</sup> weeks.

**Waiting (commencement) period.** It's up to you to decide how soon your benefit begins after a disabling event.

- Commencement options include: a first day injury, eighth day sickness (1/8) or a 8/8, 15/15 or 30/30.

### HOW IS IT DIFFERENT?

Most disability products give you little choice about features like how much it pays - or for how long. Your Short-term Disability insurance is different. It provides the flexibility to create your own plan based on your needs and what you can afford. And convenient payroll deduction means you never have to think about writing a check.

Keep in mind that Short-term 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.<sup>2</sup>

*continued*





### CASE ILLUSTRATION: FLEXIBILITY REP<sup>4</sup>

After Lindsey finished college, she landed a fulltime 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.

### WHY DO I NEED IT?

Every second, a disabling injury changes someone's life.<sup>3</sup> 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. Whatever the cause, a disability can mean months out of work, without a paycheck. But with Short-term Disability insurance, you can help protect your income and continue to provide for yourself and your loved ones.

Your paycheck, as well as your ability to earn one, is your lifeline. Without a steady income, you could risk getting behind on bills like the mortgage, car payment, and student loans, just to name a few. But Short-term Disability insurance helps you pay for daily necessities while staying current with all you've worked hard for.

To help you make the right choices, here are three important questions you should ask yourself:

- How long can I go without a paycheck if I'm unable to work due to an illness or a disabling event?
- Keeping in mind my weekly expenses and lifestyle, how much of my paycheck is an absolute must if I'm unable to work and collect my full income?
- What conditions would I be most likely to experience (e.g., pregnancy, back pain, carpal tunnel, etc.) and how long might I be out of work?

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

<sup>1</sup> For small business employees in businesses with 10-49 employees, the 104 week duration options is not available.

<sup>2</sup> Social Security Basic Facts 2014. Viewed on 6/17/2015. Available at <http://www.ssa.gov/news/press/basicfact.html>.

<sup>3</sup> National Safety Council®, Injury Facts®, 2014 Ed.

<sup>4</sup> This case illustration is fictitious and for illustrative purposes only.

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