

# 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. Long-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. Long-term Disability insurance can help.

### Long-term Disability

- Help protect your paycheck after a serious accident or illness.
- Offers professional help for disability-related challenges such as legal specialists and financial and therapeutic counselors.

## PLANNING AHEAD COULDN'T BE EASIER

An illness or injury can happen at any time. Long-term Disability insurance helps protect your family from the financial crunch of these unexpected health crises. Long-term Disability insurance gives you 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



## TRUST IN THE HARTFORD<sup>1</sup>



**60+ YEARS**  
HELPING TO PROTECT  
**15.7M FAMILIES<sup>2</sup>**







## CASE STUDY<sup>3</sup>

# 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.

## 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. Long-term Disability insurance can be a big help.**

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

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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.

<sup>1</sup> [www.TheHartford.com/about-us/ethics-compliance](https://www.TheHartford.com/about-us/ethics-compliance); viewed on June 28, 2021.

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

<sup>3</sup> This benefit example is fictitious and for illustrative purposes.

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Business Insurance  
Employee Benefits  
Auto  
Home