



# Long-term Disability Insurance

## The protection you want when you need it most.

**Long-term Disability insurance**, which we call Long-term Income Protection Benefits, helps cover your day-to-day living expenses when you're not able to work for an extended time due to an illness or injury.

### Benefits in Action

Is this coverage for me?

Watch this short video to help you decide.

[TheHartford.com/bia/  
long-term-disability](https://TheHartford.com/bia/long-term-disability)



### How could these benefits help me?

Life can be uncertain. Your paycheck doesn't have to be.

These benefits can offer financial support during your recovery from an injury or serious illness.

While health insurance can help cover medical expenses, these benefits help replace a percentage of your paycheck while you're out of work for an extended period of time. You can use this benefit while you focus on recovery from an illness or medical event. Long-term Income Protection Benefits can be used for anything. Examples could include:

- Bills
- Financial services
- Therapy
- Legal help

You can help protect your income when you're unable to work. Whether you face a serious illness or injury, Long-term Income Protection Benefits can help you avoid serious financial trouble during a long-term disability.

Visit [TheHartford.com/employeebenefits](https://TheHartford.com/employeebenefits)  
for more information.



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THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. 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. Not available in all states.

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