



# LONG-TERM DISABILITY INSURANCE

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## 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.



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## 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.



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LTD provides income protection in the event of a covered disability that lasts for more than 180 continuous days. Generally, both Basic and Supplemental LTD benefits are reduced by other sources of disability income.

Two options for LTD coverage:

- **Basic LTD** -- *provided at no cost to you*
  - Monthly benefit is 60% of your pre-disability Monthly Salary, up to a maximum benefit of \$6,000 per month
  - Basic LTD covers the first \$120,000 of annual covered salary (i.e.; the first \$10,000 of Monthly Salary).
- **Supplemental LTD** – *optional, buy-up portion paid by colleague*
  - Monthly benefit is 60% of your pre-disability Monthly Salary, up to a maximum benefit of \$12,000 per month (which includes the value of your Basic LTD).
  - Available if your annual salary exceeds **\$120,000**
  - If you do not elect Supplemental LTD during this initial enrollment period, you may request it during a subsequent annual enrollment period – but your request to enroll will be subject to evidence of insurability (EOI) and approval by the insurance carrier.

**Elect a “tax option”** – which must be the same for both Basic and Supplemental, as applicable.

Default is “*before-tax premium with taxable benefit.*” Refer to page 33 of the CNBenefits Guide for more information.

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## 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.



This case illustration is fictitious and for illustrative purposes only.

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