



# LONG-TERM DISABILITY INSURANCE

### 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.

#### 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 workrelated accident or injury.

Long-term
Disability
insurance helps
protect your
paycheck after a
serious accident
or illness.





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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.

National Safety Council®, Injury Facts®, 2014 Ed



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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.

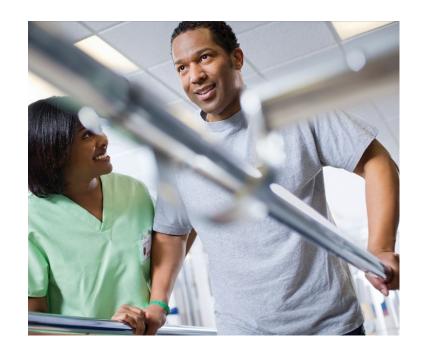
<u>Elect a "tax option"</u> – which must be the same for both Basic and Supplemental, as applicable. Default is "before-tax premium with taxable benefit." Refer to page 33 of the CNBenefits Guide for more information.

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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.