LONG-TERM DISABILITY INSURANCE

Long-term Disability insurance is designed to help protect your income. Consider these facts:

- Health insurance only covers medical bills. It won't pay for **groceries** or monthly **living expenses**.
- Just over **one in four** of today's 20-year-olds will **become disabled** before they reach age 67.[1]
- Workers' Compensation kicks in only in the event of a **work-related** accident or injury.
- Over **50% of people** would have been unable to provide for the family without their disability payments.[2]

WHAT IS IT?

Long-term Disability (LTD) insurance helps protect your paycheck after a serious accident or serious illness. On or off the job, anyone can become disabled and that can mean months without a paycheck. But if you have LTD, you can have:

- **A percentage of your income** each month, depending on how much protection you have.
- **Professional help** for disability-related challenges from legal specialists, and financial and therapeutic counselors.
- **Affordable group rates** through your employer with convenient payroll deduction.

continued

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Case illustration:
WINNING THE RACE[3]

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.

WHY DO I NEED IT?

Protect Your Income

Whatever the cause, a disability can mean months out of work, without a paycheck. Even if you can't work, you still need to pay the bills. Your paycheck, as well as your ability to earn one, is your lifeline. Long-term Disability benefits help you pay for daily necessities while staying current with all you've worked hard for.

Peace of Mind

Minus a steady income, you could risk getting behind on bills like the rent, mortgage, car payment, tuition and utilities, just to name a few. With Long-term Disability insurance, you can help protect your income and continue to provide for yourself and your loved ones.

Affordable Rates

You benefit from affordable group rates through your employer, with convenient payroll deduction.

Learn more about what people are saying about Long-term Disability insurance by visiting us at **TheHartford.com/employeebenefits**

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.
[1] Social Security Basic Facts 2018. Viewed on 6/13/2018. Available at https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf
[2] Impact of Disability Income Protection Coverage on Working Americans, AHIP, 2017
[3] This case illustration is fictitious and for illustrative purposes
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