



## SHORT-TERM DISABILITY INSURANCE

### WHAT IS IT?

Your **Short-term Disability insurance** plan allows you to customize your coverage based on your unique income protection needs. The cost for coverage will vary depending on the features you choose. Your employer will offer several benefits for you to choose from:

**Benefit level** – This is a weekly flat dollar amount up to a percentage of your earnings.

**Benefit duration** – This is how long you want to receive the benefit amount you have chosen, in weeks.

**Benefit commencement** – This is how soon your benefit begins after a disabling event. Your plan could include different injury/sickness benefit commencement period options.

*And should you have a covered injury or illness, the benefit amount you select is the amount you will receive, regardless of other income benefits you may receive.*

### HOW IS IT DIFFERENT?

Most disability products give you little choice about features like how much it pays – or for how long. Your Short-term Disability insurance is different. It provides the flexibility to create your own plan based on your needs and what you can afford. And convenient payroll deduction means you never have to think about writing a check.

Keep in mind that **Short-term Disability insurance** is designed to help protect your income. Then consider these facts:



Health insurance only covers medical bills. It won't pay for **groceries** or **rent**.



Workers' Compensation kicks in only in the event of a **work-related** accident or injury.



Just over **one in four** of today's 20-year-olds will **become disabled** before they reach age 67.<sup>1</sup>

continued





### Case illustration: **FLEXIBILITY REP<sup>2</sup>**

After Lindsey finished college, she landed a full-time job in a gym. The job was fun, with advancement opportunities, but the pay was modest. She had student loans to pay back and a car that always seemed to be in the shop. So when she read about Short-term Disability insurance in the employee newsletter, she decided it might be a good idea to protect her income. She was relieved to learn that she could afford it comfortably by personalizing her plan. Customization gave her the flexibility to purchase what she needed without breaking the bank. A few months into her new job, Lindsey tore a muscle while practicing a workout routine at home. Short-term Disability insurance gave her time to heal without going into debt.

## WHY DO I NEED IT?



### Protect Your Income

Even if you can't work, you still need to pay the bills. And, accidents aren't the only cause of a disability. Back pain, stress/anxiety disorders and other illnesses are some reasons for short-term absences, and can happen to anyone. Your paycheck, as well as your ability to earn one, is your lifeline.



### 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 Short-term Disability insurance, you can help protect your income and continue to provide for yourself and your loved ones.

To help you make the right choices, here are three important questions **you should ask yourself:**

- How long can I go without a paycheck if I'm unable to work due to an illness or a disabling injury?
- Keeping in mind my weekly expenses and lifestyle, how much of my paycheck is an absolute must if I'm unable to work and collect my full income?
- What conditions would I be most likely to experience (e.g., pregnancy, back pain, carpal tunnel, etc.) and how long might I be out of work?

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<sup>1</sup> Social Security Basic Facts 2018. Viewed on 6/13/2018. Available at <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

<sup>2</sup> This case illustration is fictitious and for illustrative purposes only.  
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