

Disability insurance from The Hartford

DisabilityFLEX[®]

UNIQUE NEEDS, FLEXIBLE COVERAGE



**THE
HARTFORD**

Help give your paycheck the protection that life may not provide.

A disabling injury could change your life. Just over one in four of today's 20-year olds will become disabled before they retire.¹ Accidents are not the only cause of a disability. Back pain, heart disease and other illnesses are the reasons for a majority of long-term absences,² and can happen to anyone. Whatever the cause, a disability can mean months out of work, without a paycheck. But with DisabilityFLEX[®] insurance from The Hartford, available through your employer, you can help protect your income and continue to provide for yourself and your loved ones.

You protect your car and health. Help protect your income, too

Your paycheck, as well as your ability to earn one, is your lifeline. Without a steady income, you could risk getting behind on bills for your mortgage, car payment, and student loans, just to name a few. But DisabilityFLEX[®] insurance helps you pay for daily necessities while staying current with all you've worked hard for.

It's all about choice

Most disability products give you little choice about features like how much it pays – or for how long. DisabilityFLEX[®] 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.

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 event?
- 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?

Prepare today.
Help protect tomorrow.



Case illustration: Flexibility rep³

After Lindsey finished college, she landed a fulltime 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 DisabilityFLEX[®] 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. DisabilityFLEX[®] insurance gave her time to heal without going into debt.

continued



Customize your income protection plan

With this product, you'll have a say in the following features:

Benefit level. You can choose a weekly flat dollar amount up to 60 percent of your earnings.

- Anywhere from \$100-\$1,000 weekly benefit amounts (in \$100 increments) are available.

Benefit duration. You can choose how long you want to receive the benefit amount you have chosen.

- Options include 13, 26, 52, or 104⁴ weeks.

Waiting (commencement) period. It's up to you to decide how soon your benefit begins after a disabling event.

- Depending on your needs, you can choose an eight-, 15- or 30-day commencement.

We'll provide you with the necessary tools to help make the best decision for your lifestyle and needs. The cost will vary depending on the features you choose.

Keep in mind that DisabilityFLEX® 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, and about 95 percent of serious disabilities aren't related to work.⁵
- The average monthly Social Security benefit for a disabled worker in 2013 was about \$1,200.⁶ Plus, it takes three to five months for SSDI to kick in.⁷

Need more facts?

Just visit our website at thehartford.com/employeebenefits

www.thehartford.com

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¹ Council for Disability Awareness, Disability Statistics, 2013. Available: http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp. November 13, 2013.

² Council for Disability Awareness, Overview, 2012. Available: http://www.disabilitycanhappen.org/chances_disability/default.asp. November 13, 2013.

³ This case illustration is fictitious and for illustrative purposes only.

⁴ For small business employees in businesses with 10-49 employees, the 104 week duration option is not available.

⁵ Council for Disability Awareness, Long-Term Disability Claims Review, 2013. Available: http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2013.pdf. Viewed November 13, 2013.

⁶ Social Security Administration, Selected Data from Social Security's Disability Program, 2013. <http://www.ssa.gov/oact/STATS/dibGraphs.html#2>. Viewed on November 13, 2013.

⁷ Social Security Administration, Disability Benefits, June 2012. <http://www.ssa.gov/pubs/EN-05-10029.pdf>. Viewed on November 13, 2013.