



## 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.<sup>1</sup>



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 their family without their disability payments.<sup>2</sup>

### 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



Case illustration:  
**WINNING THE RACE<sup>3</sup>**

Rick was a passionate cyclist until the day he flipped his bike over during a long ride. The accident left him in a coma for a month. 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, 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.

**AVMA LIFE<sup>®</sup> AVMA PLIT<sup>®</sup>**  
Veterinarian Inspired Coverage    Protecting you through it all

Learn more about what people are saying about Long-term Disability insurance by visiting us at [TheHartford.com/employeebenefits](https://www.thehartford.com/employeebenefits)



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

<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> Impact of Disability Income Protection Coverage on Working Americans, AHIP, 2017

<sup>3</sup> This case illustration is fictitious and for illustrative purposes