



## SHORT-TERM DISABILITY INSURANCE

**Short-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 the family without their disability payments.<sup>2</sup>

### WHAT IS IT?

At any time anyone can become disabled. A back injury, pregnancy, or serious illness can mean months without a paycheck. But if you have **Short-term Disability insurance**, you can have:

- **A percentage of your income** every week, depending on how much protection you have.
- **Help to pay the bills** without relying on loans or financial support from friends and family.
- **Support that you may need** to help you get back on your feet and back to work safely.

continued



Case illustration:  
**BACK TO NORMAL<sup>3</sup>**

Jessica had suffered from back problems ever since she was a gymnast in high school. But this time was the worst. A herniated disk was her doctor’s diagnosis. The pain and numbness in her legs were agonizing. On some days, she couldn’t feel or move her right foot, and barely made it down the stairs. Jessica had been unable to work as a vet tech for weeks and that turned into months after her back surgery. But Short-term Disability insurance helped her pay the mortgage and buy groceries. She even used it to pay for day care for her son. Short-term Disability insurance took the pressure off so she could get back to normal. And, in time, back to work.

**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. Short-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, student loans 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.



**Affordable Rates**

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

**AVMA LIFE® AVMA PLIT®**  
Veterinarian Inspired Coverage    Protecting you through it all

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

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