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.

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

Short-term Disability insurance is designed to help protect your income. Consider these facts:
Case illustration: BACK TO NORMAL³

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. Weeks away from her job as a nurse turned into months after a back operation. Without Short-term Disability insurance, she would have had to borrow money from her parents. But Short-term Disability insurance helped her pay the rent 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, 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.

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

Learn more about what people are saying about Short-term Disability insurance by visiting us at TheHartford.com/employeefbene

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