



Support when illness or injury stops work.

Core & Buy-up Long-term Disability

HARTFORD FIRE

INSURANCE COMPANY

Long-term Disability Insurance which we call Long-term Income Protection Benefits replace part of your income if you are unable to work for an extended time due to an illness or injury to help cover your day-to-day living expenses, creating stability in an unstable time.

Long-term Income Protection Benefits.

Your Company provides Long-term Income Protection that can help provide financial support and stability if you are unable to work due to an illness or injury for an extended period of time. You can also choose to enroll in extra coverage.

Long-term Income Protection Benefits coverage options.

If you're an eligible employee and can't work due to an illness or injury:

Core plan :

Pays you 50% of your monthly pay, up to \$15,000 per month, at no cost to you. Benefits begin after 26 weeks of disability.

Buy-up Option 1 :

Lets you choose extra coverage that pays 60% of your monthly pay, up to \$18,000 per month. Benefits begin after 26 weeks of disability.

Buy-up Option 2 :

Lets you choose extra coverage that pays 70% of your monthly pay, up to \$21,000 per month. Benefits begin after 26 weeks of disability.

Will you need to answer medical questions?

You will be automatically enrolled in the Core coverage without needing to answer any medical questions. For Buy-up coverage, if you enroll during the scheduled enrollment period for the first time, you will need to answer medical questions. If you enroll within 31 days of becoming eligible, you won't need to answer medical questions. If you enroll later or during a family status change, you will need to answer medical questions.

Map your route to financial wellness.

Long-term Income Protection Benefits can help replace lost wages and ensure mortgage, rent or groceries are paid, providing a comforting source of income and support while you are unable to work for an extended period of time.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Helps replace income so your family can stay on track financially if you're unable to work.

Single parent, multiple responsibilities

Provides steady income to help support your children while you recover.

Dual income, no kids

Covers your share of the bills if you're temporarily out of work.

Growing children, aging parents

Supports your family and caregiving duties while you focus on healing.

Single and carefree

Covers rent, bills, and lifestyle costs so you don't have to rely on savings.



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THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000 A (10/08), GBD-1200 (10/08), or state equivalent.

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