

THERE'S AN EASY WAY TO KEEP LIFE MOVING.

**ILLNESS OR INJURY CAN STRIKE ANY TIME. HELP PROTECT YOUR FAMILY FROM BOTH.**

You don't have the time for a serious illness or injury. And your budget can't afford it either. But that doesn't mean it can't happen. Short-term Disability insurance can make both easier to manage. Of course your health insurance will help cover medical expenses. But what about the lost income from being out of work? Your family may need that money to keep your household going. Short-term Disability insurance can help.

**Short-term Disability**

- Help protect your income in the event of a disabling illness or injury such as a heart attack, pregnancy or back injury.
- Offers the financial support you need so you can focus on your recovery.

**PLANNING AHEAD COULDN'T BE EASIER**

An illness or injury can happen at any time. Short-term Disability insurance helps protect your family from the financial crunch of these unexpected health crises. Short-term Disability insurance gives you a percentage of your paycheck each month – depending on how much protection you have – should you become disabled.



**TRUST IN THE HARTFORD<sup>1</sup>**



**60+ YEARS**  
HELPING TO PROTECT  
**15.7M FAMILIES<sup>2</sup>**



**AFFORDABLE**

Take advantage of employer-offered preferred rates



**FLEXIBLE**

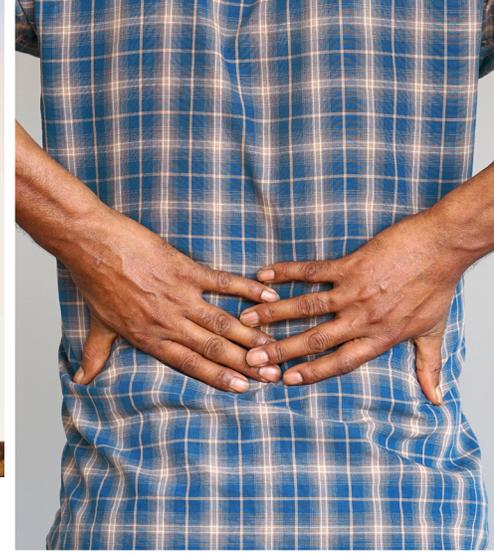
Set up a simple payroll deduction



**SENSIBLE**

Protection for your family and your paycheck





## CASE STUDY<sup>3</sup>

# BACK TO NORMAL

Jessica had suffered from back problems ever since she was a gymnast in high school. 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.

### Some Things To Remember



**HEALTH INSURANCE ONLY COVERS MEDICAL BILLS.**



**HEALTH INSURANCE DOES NOT PAY FOR GROCERIES AND MONTHLY BILLS.**



**WORKERS' COMPENSATION KICKS IN ONLY IN THE EVENT OF A WORK-RELATED ACCIDENT OR INJURY.**



**ACCIDENTS ARE NOT THE ONLY CAUSE OF A DISABILITY - BACK PAIN, HEART DISEASE AND OTHER ILLNESSES CAN BE THE REASON FOR LONG-TERM ABSENCES.**



**A serious illness or injury doesn't have to be a financial burden on your family. Short-term Disability insurance can be a big help.**

To learn more, visit [TheHartford.com/resources/std](https://www.thehartford.com/resources/std)

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THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. 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, GBD-1200, or state equivalent.

<sup>1</sup> [www.thehartford.com/about-us/ethics-compliance](https://www.thehartford.com/about-us/ethics-compliance); viewed on June 28, 2021.

<sup>2</sup> Based on The Hartford's internal data of covered employees as of May 31, 2021.

<sup>3</sup> This benefit example is fictitious and for illustrative purposes.

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Business Insurance  
Employee Benefits  
Auto  
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