

# Long-term Disability



Help give your paycheck the protection that life may not provide.

Every second, a disabling injury changes someone's life.<sup>1</sup> Accidents are not the only cause of a disability. Back pain, heart disease and other illnesses are the reasons for a majority of long-term absences,<sup>2</sup> and can happen to anyone.

Whatever the cause, a disability can mean months out of work, without a paycheck. But with **Long-term Disability insurance (LTD)** from The Hartford, available through your employer, you can help protect your income and continue to provide for yourself and your loved ones.

**You protect your car and health. Help protect your income, too.**

Your paycheck, as well as your ability to earn one, is your lifeline.

Did you know:

- More than half of wage earners believe they have little chance of being disabled for three months or more during their working careers.<sup>3</sup>
- The actual odds of becoming disabled for a worker entering the workforce today are about 25 percent.<sup>4</sup>

Minus a steady income, you could risk getting behind on bills like:

- Rent.
- Mortgage.
- Car payment.
- Tuition.
- And utilities, just to name a few.

But LTD benefits help you pay for daily necessities while staying current with all you've worked hard for. Even if you become disabled long-term.

*(continued on next page)*



## Case illustration: Winning the race.<sup>8</sup>

**Dick was a passionate cyclist, until the day his bike flipped over during a long ride. The accident left him in a coma for a month with an ordeal to face. He spent months in rehab, slowly regaining his strength and mobility.**

**Although he never fully recovered movement in his legs, Dick was able to cover his daily bills thanks to LTD benefits from The Hartford. When he finally returned to work part-time, 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.**

**Prepare today.  
Help protect tomorrow.**

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Keep in mind that LTD is designed to help protect your income. Then consider these facts:

- Health insurance only covers medical bills. It won't pay for groceries or rent.
- Workers' Compensation kicks in only in the event of a work-related accident or injury, and about 95 percent of serious disabilities aren't related to work.<sup>5</sup>
- The average monthly Social Security benefit for a disabled worker in 2010 was \$1,130.<sup>6</sup> Plus, it takes about five months for SSDI to kick in.<sup>7</sup>

## Protection that does some heavy lifting.

Here's what you can expect from LTD coverage:

- It can cover you after a serious accident or a serious illness.
- It delivers a percentage of your income each month.
- It also offers professional help for disability-related challenges from legal specialists, and financial and therapeutic counselors.
- Thanks to group rates through your employer, it's affordable.

- It's from a major insurer, The Hartford, a leader in disability insurance.
- Convenient payroll deduction saves time.

## Enrollment made easy.

To enroll in The Hartford's LTD plan, read the literature your employer provides. It includes specifics on your company's plan. And easy directions on how to enroll.

## Need more facts?

Just visit our Web site at [thehartford.com/employeebenefits](http://thehartford.com/employeebenefits).

[www.thehartford.com](http://www.thehartford.com)



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The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT.

<sup>1</sup> National Safety Council®, Injury Facts®, 2012 Ed.

<sup>2</sup> Council for Disability Awareness, Overview, 2012.  
Available: [http://www.disabilitycanhappen.org/chances\\_disability/May 20, 2012](http://www.disabilitycanhappen.org/chances_disability/May_20_2012).

<sup>3</sup> CDA Disability Divide proprietary research, March 2012.  
Available: [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp).

<sup>4</sup> U.S. Social Security Administration, Fact Sheet February 7, 2013.

<sup>5</sup> Council for Disability Awareness, Long-Term Disability Claims Review, 2012.

<sup>6</sup> U.S. Social Security Administration, Disabled Worker Beneficiary Data, December 2012.

<sup>7</sup> Social Security Administration, "2012 Red Book." Available <http://www.ssa.gov/pubs/EN-05-10029.pdf> 2012.

<sup>8</sup> Dick K., Boulder, Colorado, Hartford claimant. Not an actual photo.