

Short-term Disability



You earn it. You save it. You spend it.
It's time to help protect it.

Every second, a disabling injury changes someone's life.¹ 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,² and can happen to anyone.

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

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.

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 career.³
- The actual odds of becoming disabled for a worker entering the workforce today are about 25 percent.⁴

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 STD benefits help you pay for daily necessities while staying current with all you've worked hard for.

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

- Health insurance only covers medical bills. It won't pay for groceries or monthly living expenses.

(continued on next page)



Case illustration: Back to normal.⁷

Darly 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 STD, she would have had to borrow money from her parents. But STD helped her pay the rent and buy groceries. She even used it to pay for day care for her son. STD took the pressure off so she could get back to normal. And, in time, back to work.

**Prepare today.
Help protect tomorrow.**

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- 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.⁵
- Just over one in four of today's 20-year-olds will become disabled before they retire.⁶

Be prepared for the curve balls life throws you.

On or off the job, anyone can become disabled. A back injury, pregnancy, or serious illness can mean months without a paycheck. But if you have STD insurance, you can have:

- A percentage of your income every week, depending on how much protection you have.
- A way to help pay the bills without relying on loans or financial support from friends and family.
- Affordable group rates through your employer, with convenient payroll deduction.
- Coverage from a major insurer, The Hartford, a leader in disability insurance.
- The support you may need to help you get back on your feet and back to work safely.

Enrollment made easy.

To enroll in The Hartford's STD 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.

www.thehartford.com



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¹ National Safety Council®, Injury Facts®, 2012 Ed.

² Council for Disability Awareness, Overview, 2012.
Available: http://www.disabilitycanhappen.org/chances_disability/May_20_2012.

³ CDA Disability Divide proprietary research, March 2012.
Available: http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp, 2012.

⁴ U.S. Social Security Administration, Fact Sheet February 7, 2013.

⁵ Council for Disability Awareness, Long-Term Disability Claims Review, 2012 .

⁶ CDA Disability Awareness Overview 2012, Available at http://www.disabilitycanhappen.org/chances_disability/.

⁷ This case illustration is fictitious and for illustrative purposes only.