

# GET THE FACTS

## QUICK REFERENCE GUIDE

Long-term Disability insurance can help address employees' need for a secure income if they're sick or injured and unable to work.

POLICY PROVISIONS	10+ LIVES
<b>Benefit Percentage</b>	50 – 60%
<b>Maximum Benefit</b>	\$3,000 to \$10,000 per month
<b>Elimination Period</b>	90 to 180 days
<b>Benefit Duration</b>	<ul style="list-style-type: none"> <li>• Social Security Normal Retirement Age (ADEA 1)</li> <li>• To age 65</li> <li>• Two- and five-year graded</li> </ul>
<b>Definition of Disability</b>	<ul style="list-style-type: none"> <li>• Two-year Own Occupation</li> <li>• After two years the definition transitions to Any Occupation</li> <li>• Own Occupation to 65: only for salaried groups</li> </ul>
<b>Recurrent Disability</b>	May return to work for specified number of days, without the disability claim terminating: <ul style="list-style-type: none"> <li>• During the Elimination Period: 1/2 the number of days in the Elimination Period</li> <li>• After the Elimination Period: Six months</li> </ul>
<b>Survivor Income Benefit</b>	Three-month lump sum benefit
<b>Family Care</b>	<ul style="list-style-type: none"> <li>• \$350 per dependent first 12 months, \$175 thereafter up to \$2,500 per year</li> <li>• Max 24 months</li> </ul>
<b>Waiver of Premium</b>	Included
<b>Employer Contribution/ Participation</b>	<ul style="list-style-type: none"> <li>• Non-contributory (100% Employer Paid)</li> <li>• Voluntary: (Any employee-paid percentage) – typically 100% employee paid</li> <li>• 10-24 lives: Minimum of 40% participation</li> <li>• 25+ lives: Minimum of 10 enrolled lives</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• All active full-time employees working 20-40 hours/week</li> <li>• All active part-time employees working 20-30 hours/week</li> </ul>
<b>Rate Guarantee</b>	Up to three years
<b>Definition of Earnings</b>	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation <i>(additional options available)</i>

### LONG-TERM DISABILITY PLANS FROM THE HARTFORD ALSO INCLUDE:

Ability Assist<sup>®</sup> EAP Services<sup>1</sup> | HealthChampion<sup>SM1</sup> | Travel Assistance & ID Theft Services<sup>1</sup>

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