

LIFE IS UNPREDICTABLE, YOUR INCOME DOESN'T HAVE TO BE.



SHORT-TERM INCOME PROTECTION BENEFITS

Short-term Disability insurance, which we call Short-term Income Protection Benefits, replaces part of your income if you're unable to work due to childbirth, illness or injury.

How Could These Benefits Help Me?

Life can be uncertain. Your paycheck doesn't have to be. These benefits can offer financial support during your recovery from an injury or serious illness.

While health insurance can help cover medical costs, these benefits can help with a part of your paycheck while you're out of work. You can use this benefit while you focus on recovery from an illness or medical event, like childbirth, a broken bone or surgery. The cash can be used for anything, like:



Rent/Mortgage payments



Childcare



Medical deductibles



Groceries

You can help protect your income with Short-term Income Protection Benefits when you're unable to work because of childbirth, an illness or an injury.



BENEFITS IN ACTION

IS THIS COVERAGE FOR ME? >

Watch a short video to help you decide.
[TheHartford.com/bia/short-term-disability](https://www.TheHartford.com/bia/short-term-disability)

Visit [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits) for more information.



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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.

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