



## LONG-TERM DISABILITY

### WHAT IS IT?

Long-term Disability helps protect your paycheck after a serious accident or serious illness. On or off the job, anyone can become disabled and that can mean months without a paycheck. But if you have Long-term Disability insurance, you can have:

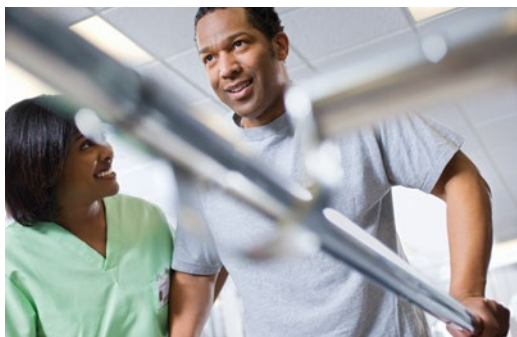
- A percentage of your income each month, depending on how much protection you have.
- Professional help for disability-related challenges from legal specialists, and financial and therapeutic counselors.
- Affordable group rates through your employer with convenient payroll deduction.

### WHY IS IT DIFFERENT?

Keep in mind that Disability insurance 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.
- Just over one in four of today's 20-year-olds will become disabled before they retire.<sup>1</sup>

*continued*



### CASE ILLUSTRATION: WINNING THE RACE<sup>3</sup>

Rick 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, Rick 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.

### WHY DO I NEED IT?

Every second, a disabling injury changes someone's life.<sup>2</sup> Accidents are not the only cause of a disability. Back pain, heart disease and other illnesses are some reasons for long-term absences, 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, you can help protect your income and continue to provide for yourself and your loved ones.

#### **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.

Minus a steady income, you could risk getting behind on bills like rent, mortgage, a car payment, and tuition.

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

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

<sup>1</sup> Social Security Basic Facts 2014. Available at <http://www.ssa.gov/news/press/basicfact.html>.

<sup>2</sup> National Safety Council®, Injury Facts®, 2014 Ed.

<sup>3</sup> This case illustration is fictitious and for illustrative purposes only.

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