

INCOME PROTECTION WHEN YOU NEED IT MOST.



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.

Long-term Disability insurance, which we call **Long-term Income Protection Benefits**, helps cover your day-to-day living expenses when you're not able to work for an extended time due to an illness or injury.

How Could These Benefits Help You?

Life is uncertain. Your paycheck doesn't have to be. **Short- and Long-term Income Protection Benefits** can offer financial support while you're out of work recovering from a serious illness, injury or childbirth. And you can use the cash in addition to your health insurance for anything, like:



Groceries



Medical deductibles



Housing



Child care

Long-term Income Protection Benefits also offer financial help during longer recoveries. They provide professional help for disability-related challenges including legal specialists and financial and therapeutic counselors through additional services.¹

These benefits help replace a percentage of your paycheck if you can't work due to a medical event. So, whether you're facing a serious illness or injury, Income Protection Benefits can help you avoid serious financial trouble.



BENEFITS IN ACTION

IS THIS COVERAGE FOR ME? >

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

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



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

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