



## LONG-TERM DISABILITY INSURANCE FOR BUSINESSES WITH 4-49 EMPLOYEES

Our experience and insights in the small business market have helped us develop solutions tailored to meet the unique needs of employers with under 50 employees. Let The Hartford help you serve your small business customers and grow your business in this market.

POLICY PROVISIONS	LTD (4-9 employees)	LTD (10-49 employees)
<ul style="list-style-type: none"> <li>• <b>BENEFIT PERCENTAGE</b></li> <li>• <b>MAXIMUM BENEFIT</b></li> </ul>	<ul style="list-style-type: none"> <li>• 50% or 60%</li> <li>• \$3,000-\$6,000 per month</li> <li>• All amounts Guaranteed Issue</li> </ul>	<ul style="list-style-type: none"> <li>• 50%, 60%, or 66.67%</li> <li>• \$3,000 up to \$10,000 per month</li> <li>• All amounts Guaranteed Issue</li> </ul>
<b>ELIMINATION PERIOD</b>	<ul style="list-style-type: none"> <li>• 90 days</li> <li>• 180 days</li> </ul>	<ul style="list-style-type: none"> <li>• 90 days</li> <li>• 180 days</li> </ul>
<b>BENEFIT DURATION</b>	<ul style="list-style-type: none"> <li>• ADEA 1 (Social Security Normal Retirement Age)</li> <li>• 5-year graded</li> </ul>	<ul style="list-style-type: none"> <li>• ADEA 1 (Social Security Normal Retirement Age)</li> <li>• 5-year graded</li> <li>• 2-year graded</li> </ul>
<b>DEFINITION OF DISABLED</b>	2 year Own Occupation, followed by Any Occupation	<ul style="list-style-type: none"> <li>• 2 year Own Occupation, followed by Any Occupation</li> <li>• Own Occupation to 65: only for salaried groups</li> </ul>
<b>RECURRENT DISABILITY</b>	Residual included	Residual included
<b>SURVIVOR INCOME BENEFIT</b>	Standard 3-month lump sum net benefit (6 month and gross benefit options available)	Standard 3-month lump sum net benefit (6 month and gross benefit options available)
<b>FAMILY CARE</b>	\$350 per dependent first 12 months, \$175 thereafter up to \$2,500 per year. Max 24 months.	\$350 per dependent first 12 months, \$175 thereafter up to \$2,500 per year. Max 24 months.
<b>WAIVER OF PREMIUM</b>	Included	Included
<b>EMPLOYER CONTRIBUTION/ PARTICIPATION</b>	Non-contributory: 100% employer paid with 100% participation	<ul style="list-style-type: none"> <li>• Non-contributory: 100% employer paid with 100% participation</li> <li>• Mandatory Contributory (salary gross up): 100% employee paid and 100% participation required</li> <li>• Voluntary: (Any employee-paid percentage) – typically 100% employee paid; <ul style="list-style-type: none"> <li>- 10-24 lives: Minimum of 40% participation</li> <li>- 25-49 lives: Minimum of 10 enrolled employees</li> </ul> </li> </ul>

POLICY PROVISIONS	LTD (4-9 employees)	LTD (10-49 employees)
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>Active, full-time employees only (30-50 hours per week; default will be 30 hours per week)</li> <li>No part-time, temporary or seasonal employees</li> </ul>	<ul style="list-style-type: none"> <li>All active full-time employees working 30+ hours per week</li> <li>All active full-time employees working 20-50 hours per week</li> <li>All active part-time employees working 20-50 hours per week</li> </ul>
<b>NUMBER OF CLASSES</b>	One	Up to three
<b>RATE GUARANTEE</b>	<ul style="list-style-type: none"> <li>Rate guaranteed to 10/01 following effective date</li> <li>Guarantee period not less than 24 months or longer than 36 months</li> </ul>	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 (additional options are available)	
<b>OPTIONAL BENEFITS</b>	Conversion, business protection benefit, extended earnings protection benefit, pension contribution benefit, cost of living adjustment	

### OFFERED WITH VALUE-ADDED SERVICES

<b>ABILITY ASSIST®</b> <i>(EMPLOYEE ASSISTANCE PROGRAM)</i>	Professional counseling services and resources for employees, spouses (including domestic partners) and dependents to help address issues like job pressures, relationships, retirement planning or personal impact of grief, loss, or a disability. The service includes up to three face-to-face emotional or work-life counseling sessions per occurrence per year. Legal and financial counseling are also available by telephone during business hours. <sup>1</sup>
<b>TRAVEL ASSIST</b>	Toll-free 24/7 emergency assistance for employees, spouses and eligible dependents when traveling 100 miles or more from primary residence for 90 days or less. Services include pre-trip information, emergency medical assistance and emergency personal services. <sup>2</sup>
<b>IDENTITY THEFT PROTECTION &amp; ASSISTANCE</b>	The same Travel Assistance provider offers this service, which includes prevention and detection support as well as ID theft resolution guidance and assistance. Access to these services via the same provider's toll-free number is available whether at home or traveling. <sup>2</sup>
<b>WORKFORCE SAFETY &amp; ABSENCE MANAGEMENT</b>	A consultative service available at no cost to employers that's focused on reducing risks and absenteeism in the workplace. This includes access to a team of designated Loss Control Consultants who can offer guidance on topics such as safety practices and programs in the workplace, improving the return to work experience, or navigating the responsibilities under the ADAAA.

continued



**OFFERED WITH VALUE-ADDED SERVICES**

<b>W-2</b>	The Hartford will prepare a W-2 reporting taxable wages, nontaxable wages and taxes withheld (if applicable) for each employee who is receiving a disability benefit and send the W-2 directly to the disabled employee's home address.
<b>FICA MATCH</b>	For clients electing W-2 Services, The Hartford can also pay the employer's share of FICA taxes under The Hartford's tax identification number on all disability benefits and report the FICA payment on our Quarterly 941 Statement.

*The Hartford's Physician, Attorney, and Statutory plans have specialized provisions from those shown here. Please contact a Hartford representative to discuss solutions for these cases.*

Contact your Small Business Sales Executive for more information at [THEHARTFORD.COM/SBCONTACT](http://THEHARTFORD.COM/SBCONTACT).

*Notes: As used in this guide, "Included" means the benefit/feature is part of the policy; "Available" indicates an optional benefit/feature.*

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The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This guide explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

<sup>1</sup> Ability Assist® is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

<sup>2</sup> Travel Assistance and Identity Theft Services are provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services. Services are available in every country of the world; exceptions may apply depending on a country's political situation at time of service request.

The Hartford is not responsible and assumes no liability for the goods and services described in these materials.

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

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