



THE HARTFORD INCOME PROTECTION

Take advantage of this **ONE TIME OFFER** and enroll now to protect your income, even if you have a **preexisting health condition** or were **previously denied**. If you are unable to work due to an accident, illness, or maternity, through The Hartford's Payroll Deduction Programs, there is a plan that could pay your salary.

LIMITED TIME ONLY | 100% GUARANTEED ISSUE | NO HEALTH UNDERWRITING

Q I am enrolled in Sick Bank; why do I need supplemental plans?

A Sick Bank alone may not be enough to cover you if you are unable to work. There are gaps in your coverage that could **prevent you from receiving the money you need** to pay everyday expenses.

Q What are some of the gaps in Sick Bank coverage?

A Gaps in Sick Bank coverage include the following:

- No maternity coverage
- No family coverage
- No summer coverage
- Must be absent for 10 consecutive days

Q Is Health Insurance enough to cover the gaps in Sick Bank?

A No. Health Insurance pays bills for the doctor and hospital, but it **cannot provide you with cash** that can be used for everyday expenses, such as groceries, gas or utility bills.

Q What can plans from The Hartford do for me?

A Income protection is one of the **ways to get paid in cash** when you are injured or otherwise unable to work due to an illness or accident, maternity, and for when Sick Bank/Days run out.

IMPORTANT TO KNOW:

- **PRICING BASED ON 26 PAY PERIOD**
- **COULD START 91st DAY**
(when sick day/sick bank has ended)

LONG-TERM DISABILITY (26 pays)

Pays 66% of your salary up to **\$4,000 tax-free** a month

- **BASIC/2-Year plan** will cover up to 2 years with no underwriting — Guaranteed Issue
- **PREMIUM/Age 67 plan** will cover up to age 67; must pass underwriting or will only be eligible for Basic

Rates for Long Term Disability Plan*

Age	Basic (2 Years)	Premium (Age 67)
<30	\$1.56	\$4.44
30-39	\$4.95	\$14.54
40-49	\$8.05	\$23.82
50-59	\$14.70	\$33.97
60+	\$18.83	\$22.98

*Rates shown are based on a starting salary of \$58,000

Contact Your Representative Today!

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LIFE INSURANCE (26 pays)

- Employee Benefits can go up to **\$500,000**
- Spouse Benefits can go up to **\$250,000**

Rates for \$100,000 Benefit Amount

Age <30	30-39	40-49	50-59
\$5.49	\$7.75	\$18.51	\$45.46

Guaranteed Issue Amount:

\$100,000
EMPLOYEE TERM LIFE

\$25,000
SPOUSE TERM LIFE

*Spouse coverage based on Employee's age, not the Spouse; no tobacco rates

ACCIDENTAL DEATH & DISMEMBERMENT (26

pays)

A form of Life Insurance that can cover you/your family

- Benefits up to **\$250,000**
- Employee rates as low as **\$0.49** per pay
- Can fully cover your family for **\$8.05** per pay

Rates for AD&D

Benefit Amounts	AD&D Employee	AD&D Family
\$50,000	\$0.83	\$1.36
\$100,000	\$1.66	\$2.72
\$150,000	\$2.49	\$4.08
\$200,000	\$3.32	\$5.45
\$250,000	\$4.15	\$6.81



AA LONG-TERM DISABILITY Plan A or C (26 pays)

Annual Income	Monthly Benefits	Age < 30		Age 30–39		Age 40–49		Age 50–59		Age 60+	
Plan		A	C	A	C	A	C	A	C	A	C
\$46,000	\$2,556	\$3.52	\$1.24	\$11.54	\$3.93	\$18.90	\$6.39	\$26.95	\$11.66	\$18.22	\$14.93
\$48,000	\$2,667	\$3.67	\$1.29	\$12.04	\$4.10	\$19.72	\$6.66	\$28.12	\$12.17	\$19.02	\$15.58
\$50,000	\$2,778	\$3.83	\$1.35	\$12.54	\$4.27	\$20.54	\$6.94	\$29.29	\$12.67	\$19.81	\$16.23
\$52,000	\$2,889	\$3.98	\$1.40	\$13.04	\$4.44	\$21.36	\$7.22	\$30.46	\$13.18	\$20.60	\$16.88
\$54,000	\$3,000	\$4.13	\$1.45	\$13.54	\$4.61	\$22.18	\$7.50	\$31.63	\$13.69	\$21.39	\$17.53
\$56,000	\$3,111	\$4.29	\$1.51	\$14.04	\$4.78	\$23.00	\$7.78	\$32.80	\$14.19	\$22.18	\$18.18
\$58,000	\$3,222	\$4.44	\$1.56	\$14.54	\$4.95	\$23.82	\$8.05	\$33.97	\$14.70	\$22.98	\$18.83
\$60,000	\$3,334	\$4.59	\$1.62	\$15.05	\$5.12	\$24.65	\$8.33	\$35.15	\$15.21	\$23.77	\$19.48
\$62,000	\$3,445	\$4.75	\$1.67	\$15.55	\$5.29	\$25.47	\$8.61	\$36.32	\$15.71	\$24.56	\$20.13
\$64,000	\$3,556	\$4.82	\$1.70	\$16.05	\$5.46	\$26.29	\$8.89	\$37.49	\$16.22	\$25.35	\$20.78
\$65,000	\$3,611	\$4.98	\$1.75	\$16.30	\$5.55	\$26.70	\$9.03	\$38.08	\$16.48	\$25.75	\$21.10
\$67,000	\$3,722	\$5.13	\$1.80	\$16.80	\$5.72	\$27.52	\$9.30	\$39.25	\$16.98	\$26.54	\$21.75
\$69,000	\$3,834	\$5.28	\$1.86	\$17.30	\$5.89	\$28.34	\$9.58	\$40.42	\$17.49	\$27.33	\$22.40
\$71,000	\$3,945	\$5.43	\$1.91	\$17.80	\$6.06	\$29.16	\$9.86	\$41.59	\$18.00	\$28.13	\$23.05
\$72,000	\$4,000	\$5.51	\$1.94	\$18.06	\$6.15	\$29.58	\$10.00	\$42.18	\$18.25	\$28.52	\$23.37

ACCIDENTAL DEATH & DISMEMBERMENT (26 pays)

Rates for AD&D		
Benefit Amounts	AD&D Employee	AD&D Family
\$50,000	\$0.83	\$1.36
\$100,000	\$1.66	\$2.72
\$150,000	\$2.49	\$4.08
\$200,000	\$3.32	\$5.45
\$250,000	\$4.15	\$6.81

KIDS PRICING (26 pays) Rates per \$1000

Ages: 15 Days – 19 Years	
Benefit Amounts	Bi-Weekly Rate
\$1,000	\$0.16
\$5,000	\$0.81
\$10,000	\$1.62

Flat bi-weekly rate will stay the same, no matter how many dependent children are covered, with the benefit amount listed above per child

LIFE INSURANCE (26 pays) Employee Benefits: \$25K–\$500K | Spouse Benefits \$25K–\$250K

Benefit Amounts	Age < 30	Age 30–39	Age 40–49	Age 50–59	Age 60–69	Age 70+
\$25,000	\$1.37	\$1.94	\$4.63	\$11.37	\$23.80	\$104.98
\$50,000	\$2.75	\$3.88	\$9.25	\$22.73	\$47.61	\$209.95
\$100,000	\$5.49	\$7.75	\$18.51	\$45.46	\$95.22	\$419.91
\$200,000	\$10.98	\$15.51	\$37.02	\$90.92	\$190.43	\$839.82
\$250,000	\$13.73	\$19.38	\$46.27	\$113.65	\$238.04	\$1,049.77
\$300,000	\$16.48	\$23.26	\$55.52	\$136.38	\$285.65	\$1,259.72
\$400,000	\$21.97	\$31.02	\$74.03	\$181.85	\$380.86	\$1,679.63
\$500,000	\$27.46	\$38.77	\$92.54	\$227.31	\$476.08	\$2,099.54

*More rates are available at increments of \$25,000 Benefit Amounts

All rates shown on this sheet are per 26 payroll deductions. Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the Insured Person and increase as you enter each new age category. All birthdays and salary changes occur one time a year on January 1st