

BE READY FOR SURPRISES BIG AND SMALL.

ILLNESSES AND INJURIES ARE UNPREDICTABLE PEACE OF MIND STARTS WITH A GOOD PLAN.

You value knowledge – how it can help you deal with whatever may be around the corner.

With a serious illness or injury, you don't always have the luxury of knowing. Disability insurance can make both easier to manage. Of course your health insurance will help cover medical expenses. But the lost income while you're out of work is a whole different story. Your family may need that money to keep your lives moving in the right direction. Educator Disability insurance can help.

PLANNING AHEAD COULDN'T BE EASIER

Educator Disability insurance combines the features of Short-term and Long-term Disability into one plan. The coverage pays you a portion of your earnings if you cannot work due to a sickness, injury or pregnancy. This can give you the flexibility to choose a level of coverage to suit your needs.



Learn about the protection of Disability insurance with this educational video. [THEHARTFORD.COM/LEARN/DISABILITY](https://www.thehartford.com/learn/disability)

ENROLLMENT INFORMATION

Open Enrollment Opportunity

July 15 - August 31, 2024

With Educator Disability insurance, you get to choose the plan details that work best for you, your family and your budget. Keep the following in mind as you consider this coverage.

- **Benefit Amount:**

Choose a monthly flat dollar benefit from \$200 to \$7,500, in increments of \$100, up to 66 2/3% of your current monthly earnings.

- **Waiting Period:**

You must be disabled for at least the number of days indicated by the waiting period that you select before you can receive a Disability benefit payment. You have six options, offering you even more flexibility.

- **Benefit Duration:**

This is the period of time that you will continue to receive a benefit if you remain disabled. Your plan provides you with two options of benefit duration to choose from.



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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. Policy Number: 715405

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