

## Step four ~ how do I enroll?

**It's simple!** Just complete and return the enclosed **Personalized Enrollment Form**.

*All you need to do is:*

- Check the box for your election
- Sign and date the form
- Return your enrollment form to your employer before the end of your enrollment period – even if you elect to decline coverage

If you have questions regarding your insurance, please contact your employer.

No matter what stage of your life, long-term disability insurance can help protect your current lifestyle and your family's financial future. Enroll now to take advantage of this great opportunity.

Log on to [www.TheHartfordAtWork.com](http://www.TheHartfordAtWork.com).

Keep  
your  
finances  
healthy  
even  
when  
you're not



At The Hartford, we deliver on our promises every day.

<sup>1</sup> Disability Fact Book, John Hewitt Associates, 2003/2004 Edition, pg. 14.

<sup>2</sup> 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.

<sup>3</sup> "Disability Insurance: A Missing Piece in the Financial Security Puzzle," America's Health Insurance Plans, 2004, page 7.

<sup>4</sup> Health Affairs, The Policy Journal of the Health Sphere, 2 February 2005 .

<sup>5</sup> U.S. Group Disability Rate and Risk Management Survey, JHA 2002 .

This brochure and the accompanying Benefit Highlight Sheet and Enrollment Form explain the general purposes of the coverage described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to the policyholder.

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## You want to help protect your loved ones.

Today and tomorrow, come what may.

*So you're not one to be short sighted when it comes to ensuring their standard of living. But have you thought long about this: what if you suffer an illness or injury that keeps you out of work for months or more? Could the day come when you'd have to tap savings, retirement, or borrow money from family and friends? The fact is, nearly 50% of personal bankruptcies are the result of unexpected illness and medical bills.<sup>1</sup>*

## Help protect your family

From a financial shortfall

Enroll in an affordable group long-term disability plan through your employer to help protect your income and your family's lifestyle. The group long-term disability plan from The Hartford<sup>2</sup> replaces a percentage of your lost income if a disability keeps you out of work. It also offers a wide range of resources and support to help you return to work and an independent, productive life.

**It's easy!** Follow the four simple steps below to start protecting your family and their future.

**It's affordable!** Group rates offer an economical way to buy long term disability insurance. And, with convenient payroll deduction, you never have to think about making your premium payments.

Employer-sponsored coverage is one part of a sound financial plan. Everyone's needs are different.

### Step one ~ why do I need long-term disability insurance?



The salary you earn enables you to live a certain lifestyle.

Your home, your car, your children's education, your retirement savings are all made possible by your ability to earn an income.

- Three out of every 10 workers will experience an accident or illness that keeps

them out of work for three months or longer.<sup>3</sup>

- Disability is the leading cause of personal bankruptcies and causes nearly 50% of all mortgage foreclosures.<sup>4</sup>
- Over 90% of disabling accidents and illnesses are not work related.<sup>5</sup>

### Step two ~ how much do I need?

Do you know how much money you would need to pay for your monthly living expenses if you became disabled and had to get along without a paycheck for six months. **Please consider:**

- Fixed household expenses – groceries, mortgage/rent, car loans, gasoline, clothing, utilities, medical expenses, insurance, and child/home care.
- Non-essential expenses – dining out/fast food, gifts (birthday, anniversary, holiday), entertainment, cell phone, and vacations.
- Future expenses – saving for education, retirement,

emergencies, and major purchases.

Even if you have other sources of income, such as your spouse's salary, investment income and any other disability income benefits you may be eligible to receive, could you afford to pay for all of your expenses?

Cutting out some non-essential expenses may help, but it may not reduce your monthly bills by much. Purchasing long-term disability coverage as one part of a sound financial plan can help you pay the bills without depleting your savings or jeopardizing your future plans.

### Step three ~ what are my options?



After examining your individual situation, you can now visualize the gaps in your coverage. What immediate steps are you going to take to protect your family?

Make sure you review the enclosed Personalized Enrollment Form and the Benefit Highlight Sheet for information about the terms and conditions of your long-term disability plan, including:

- Cost per paycheck
- Benefit amounts
- Enrollment period
- Effective date of coverage
- Limitations and exclusions