Give your members the ability to help protect their income.

Disability Insurance

For Broker Use Only

As an Association/Affinity group, you and your members have specific needs. However, the need for quality income protection is universal. Disability insurance helps provide vital income protection should a disabling injury or illness occur. Our flexible Disability insurance plans offer an array of benefit payment periods, coverage amounts and optional benefits, to help ensure you have the right plan and features for your unique group.

Our customers have counted on us since 1810.

Building on Abilities

Helping your group members return to productive lives after a disability is our promise and our pledge. We focus on abilities – what a person can do – and our certified rehabilitation counselors create customized programs for maximum effectiveness. Our member assistance programs give members tools to help them handle problems at home or on the job. We also provide Social Security Disability assistance to help claimants get the disability benefits they are entitled to, and our clinical case management programs facilitate a successful return to work and help prevent future periods of disability.

Product Specifications	
Eligibility Age	18 to 60
Termination Age	65
Actively at Work Requirements	30+ hours per week
Monthly Benefit Amount	Up to $10,000 per month*
Elimination Period	30, 60, 90, 180 days
Maximum Payment Period	2 years, 5 years, to age 65, or Social Security Normal Retirement Age (SSNRA)
Rate Basis	Attained age rates in 5-year age bands
Underwriting Basis	Full medical underwriting or simplified issue (depending on benefit amount and duration)

See available options listed on the reverse side.

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Available Options

Our Disability insurance plan features a host of benefit options and the latest in disability management techniques. Here are some of our valuable options:

Available Benefit	Description
Cost of Living Adjustment Benefit	Increases the benefit payable by a defined percentage annually to keep pace with inflation.
Disabled and Working Benefit	Provides a benefit if the covered member is working while disabled.
Ability Plus Benefit	Provides an additional benefit if a disabled member cannot perform a defined number of Activities of Daily Living (ADLs).
Minimum Indemnities for Specified Injuries Benefit	Provides a benefit for specific losses which result from an accident.
Survivor Income Benefit	Pays a benefit to the surviving family if a covered member dies while receiving a disability benefit.
Normal Retirement Age Benefit Period	Allows benefits to be paid past age 65, to the defined Social Security Normal Retirement Age.
Waiver of Premium Benefit	Allows disability premiums to be waived for a covered member who meets the definition of disability.
Infectious and Contagious Disease Benefit	Covers loss of income caused by loss of license or reduced patronage when a covered member becomes a carrier of an infectious disease, but is not disabled.
Automatic Increase Benefit	Allows for defined increases in a covered member's monthly benefit amount without additional evidence of insurability.
Business Overhead Expense Benefit	Pays additional monthly benefits to cover business expenses should a sole proprietor or key employee become disabled.
Accidental Death and Dismemberment Benefit	Pays an additional benefit for a covered member's loss of life or dismemberment due to a covered injury.
Rehabilitative Employment Benefit	Pays a defined benefit if a covered member is disabled and accepts rehabilitative employment.

Higher benefit amounts and different age limits are available under certain conditions. Some features and options may not be available with all policies or approved in all states.

Visit **TheHartford.com/association**

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*Maximum benefit amount depends on individual case characteristics.

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