LONG-TERM DISABILITY (LTD) INSURANCE

FOR BUSINESSES WITH 2-49 EMPLOYEES

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

With online quoting, we empower our partners to build plan designs based on the customer's needs. With real time proposal creation, you'll have the ability to view premium calculations and compare plan design alternatives instantly; allowing you to have a consultative conversation with your customers and effectively and efficiently manage your time.

POLICY PROVISIONS	LTD (2-9 EMPLOYEES)	LTD (10-49 EMPLOYEES)
• Maximum Benefit • Benefit Percentage	• $5,000 or $6,000 per month • 60% • All amounts Guaranteed Issue	• $3,000 up to $12,500 per month • 50%, 60% or non-contributory 66.67% • All amounts Guaranteed Issue
Elimination Period	• 90 days • 180 days	• 90 days • 180 days
Benefit Duration	• Social Security Normal Retirement Age	• Social Security Normal Retirement Age • 5-year graded
Definition of Disabled	2-year own occupation, followed by any occupation	• 2-year own occupation, followed by any occupation • 3-year own occupation, followed by any occupation • Own occupation to Social Security normal retirement age
Recurrent Disability	Residual included	Residual included
Survivor Income Benefit	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)
Family Care	$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
Waiver of Premium	Included	Included
Employer Contribution/ Participation	Non-contributory: 100% employer-paid with 100% participation	• Non-contributory: 100% employer-paid with 100% participation • Mandatory contributory (salary gross up): 100% employee-paid and 100% participation required • Voluntary: (any employee-paid percentage) – typically 100% employee-paid; – 10-24 lives: minimum of 4 enrolled lives – 25-49 lives: lesser of 25% or 10 enrolled lives
Eligibility	• Active, full-time employees only (30–40 hours per week; default will be 30 hours per week) • No part-time, temporary or seasonal employees	• All active full-time employees working 30+ hours per week • All active full-time employees working 20-50 hours per week • All active part-time employees working 20-50 hours per week
Number of Classes	Up to three	Up to three
Rate Guarantee	Two years	Two years
Definition of Earnings	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).	
Administrative Services	W2 Services: W-2 forms are generated for each employee receiving a disability benefit and sent directly to their home address. This service is provided at no additional cost.	
	FICA Match: For employers electing W-2 services, The Hartford can pay the employers share of FICA taxes under our tax ID number on all LTD benefits. This service is provided at no additional cost.	
Optional Benefits		Conversion and business protection benefit

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These options are only available online.

WHEN QUOTING ONLINE, TAKE ADVANTAGE OF THE FOLLOWING FEATURES

LTD (2-9 Employees)

- Years in Business: Groups under 2 years in business
- Number of Classes: Up to three classes and carve-outs permitted
- Number of Lives: Quoting 2 or 3 life groups
- Employer Contribution: Mandatory contributory (salary gross up)

LTD (10-49 Employees)

- Years in Business: Groups under 2 years in business

Learn more about the benefits of online quoting and get started today at TheHartford.com/group-benefits-producers/real-time-quoting

THE HARTFORD'S PHYSICIAN, ATTORNEY AND STATUTORY PLANS have specialized provisions from those shown here. Please contact a representative from The Hartford to discuss solutions for these cases.

OFFERED WITH VALUE-ADDED SERVICES[1]

Ability Assist® (Employee Assistance Program) – Professional counseling services and resources for employees, spouses (including domestic partners) and dependents.

Travel Assistance Services – Toll-free, 24/7 emergency assistance for employees, spouses and eligible dependents when travelling 100 miles or more from primary residence for 90 days or less.

Identity Theft Services – Identity theft prevention and detection support as well as guidance and assistance should a theft occur.

HealthChampion℠ – Unlimited access for employees to Benefit Specialists and nurses for administrative and clinical support to address medical care and concerns about claims.[2]

For more information on these services, visit **TheHartford.com/employee-benefits/value-added-services**

Contact your small business sales executive for more information at **TheHartford.com/sbcontact**

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Business Insurance
Employee Benefits
Auto
Home

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

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

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.

[1] Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit https://www.TheHartford.com/employee-benefits/value-added-services for more information.

[2] HealthChampion℠ specialists are only available during business hours. Inquiries outside of this timeframe can either request a call-back the next day or schedule an appointment.

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