



**THE
HARTFORD**

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 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 already in Sick Leave Exchange; why do I need supplemental plans?

A Sick Leave Exchange may not be enough to cover your salary if you are unable to work. There are gaps in coverage that could **prevent you from receiving the money you need** to pay for your daily expenses.

Q What are the gaps in Sick Leave Exchange?

A You may not receive enough donations to cover the duration of your leave.

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

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 Leave Exchange days run out.

Long Term Disability

Pays 66% of your salary up to **\$4,000 tax free** a month up to 2 years or age 67.

RATES FOR LONG TERM DISABILITY PLAN*		
AGE	BASIC (2 years)	PREMIUM (age 67)
< 30	\$1.28	\$3.65
30 - 39	\$4.07	\$11.95
40 - 49	\$6.62	\$19.58
50 - 59	\$12.08	\$27.92
60+	\$15.47	\$18.88

*Rates shown are based on a starting salary of \$44,000.

Short Term Disability Flex

Pays on top of Sick Days/Leave and Summer Can cover Maternity and other preexisting health conditions:

- Average payments of **\$4,000 - \$7,000** or more with complications
- Pays up to **3 - 6 months** of leave for normal birth
- **Can enroll if you're already pregnant**

See back for more rates!

Life Insurance

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
\$5.95	\$8.40	\$20.05	\$49.25

*Guaranteed Issue Amount:

\$100,000	\$25,000
Employee Term Life	Spouse Term Life

*Spouse coverage is based on the Employee's age, not the Spouse. No tobacco rates.

Accidental Death & Dismemberment

A form of Life Insurance that can cover you & your family:

- Benefits up to **\$250,000**
- Employee rates as low as **\$0.45** per pay
- Can fully cover your family for **\$7.38** per pay



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Long Term Disability Plan A or C

PREMIUM - Plan A pays up to age 67 | BASIC - Plan C pays up to 2 years

ANNUAL INCOME	MONTHLY BENEFITS	AGE < 30		30-39		40-49		50-59		60+	
		A	C	A	C	A	C	A	C	A	C
\$46,000	\$2,556	\$3.82	\$1.34	\$12.50	\$4.26	\$20.47	\$6.92	\$29.19	\$12.63	\$19.74	\$16.18
\$48,000	\$2,667	\$3.98	\$1.40	\$13.04	\$4.44	\$21.36	\$7.22	\$30.46	\$13.18	\$20.60	\$16.88
\$50,000	\$2,778	\$4.15	\$1.46	\$13.58	\$4.63	\$22.25	\$7.52	\$31.73	\$13.73	\$21.46	\$17.58
\$52,000	\$2,889	\$4.31	\$1.52	\$14.13	\$4.81	\$23.14	\$7.82	\$33.00	\$14.28	\$22.32	\$18.29
\$54,000	\$3,000	\$4.48	\$1.58	\$14.67	\$5.00	\$24.03	\$8.12	\$34.27	\$14.83	\$23.18	\$18.99
\$56,000	\$3,111	\$4.64	\$1.63	\$15.21	\$5.18	\$24.92	\$8.42	\$35.54	\$15.38	\$24.03	\$19.69
\$58,000	\$3,222	\$4.81	\$1.69	\$15.76	\$5.37	\$25.81	\$8.72	\$36.81	\$15.93	\$24.89	\$20.40
\$60,000	\$3,334	\$4.98	\$1.75	\$16.30	\$5.55	\$26.70	\$9.03	\$38.08	\$16.48	\$25.75	\$21.10
\$62,000	\$3,445	\$5.14	\$1.81	\$16.84	\$5.74	\$27.59	\$9.33	\$39.34	\$17.02	\$26.61	\$21.80
\$64,000	\$3,556	\$5.22	\$1.87	\$17.39	\$5.92	\$28.48	\$9.63	\$40.61	\$17.57	\$27.47	\$22.51
\$65,000	\$3,611	\$5.39	\$1.90	\$17.66	\$6.01	\$28.93	\$9.78	\$41.25	\$17.85	\$27.90	\$22.86
\$67,000	\$3,722	\$5.56	\$1.95	\$18.20	\$6.20	\$29.82	\$10.08	\$42.52	\$18.40	\$28.75	\$23.56
\$69,000	\$3,834	\$5.72	\$2.01	\$18.75	\$6.38	\$30.71	\$10.38	\$43.79	\$18.95	\$29.61	\$24.27
\$71,000	\$3,945	\$5.89	\$2.07	\$19.29	\$6.57	\$31.60	\$10.68	\$45.06	\$19.50	\$30.47	\$24.97
\$72,000+	\$4,000	\$5.97	\$2.10	\$19.56	\$6.66	\$32.04	\$10.83	\$45.69	\$19.77	\$30.90	\$25.32

Short Term Disability Flex

13 Week Benefit Duration | Up to 3 Months Benefit

ANNUAL INCOME	WEEKLY BENEFITS	AGE < 35		35-49		50-59		60+	
		8	30	8	30	8	30	8	30
\$26,000 - \$34,666	\$300	\$29.78	\$22.25	\$20.04	\$11.57	\$23.07	\$11.79	\$27.98	\$14.27
\$34,666 - \$43,333	\$400	\$39.70	\$29.67	\$26.72	\$15.43	\$30.76	\$15.71	\$37.30	\$19.02
\$43,333 - \$51,999	\$500	\$49.63	\$37.09	\$33.40	\$19.29	\$38.45	\$19.64	\$46.63	\$23.78
\$52,000 - \$60,666	\$600	\$59.55	\$44.50	\$40.08	\$23.14	\$46.14	\$23.57	\$55.95	\$28.53
\$60,666 - \$69,333	\$700	\$69.48	\$51.92	\$46.76	\$27.00	\$53.83	\$27.50	\$65.28	\$33.29
\$69,333 - \$72,000	\$800	\$79.40	\$59.34	\$53.44	\$30.86	\$61.52	\$31.43	\$74.60	\$38.05

*Benefits for Accident or Illness will not start until after 8 or 30 days

Life Insurance

Employee Benefits Range: \$25,000 - \$500,000

Spouse Benefits Range: \$25,000 - \$250,000

Accidental Death and Dismemberment

BENEFIT AMOUNTS*	AGE < 30	30-39	40-49	50-59	60-69	70+
\$25,000	\$1.49	\$2.10	\$5.01	\$12.31	\$25.79	\$113.73
\$50,000	\$2.98	\$4.20	\$10.03	\$24.63	\$51.58	\$227.45
\$100,000	\$5.95	\$8.40	\$20.05	\$49.25	\$103.15	\$454.90
\$200,000	\$11.90	\$16.80	\$40.10	\$98.50	\$206.30	\$909.80
\$250,000	\$14.88	\$21.00	\$50.13	\$123.13	\$257.88	\$1,137.25
\$300,000	\$17.85	\$25.20	\$60.15	\$147.75	\$309.45	\$1,364.70
\$400,000	\$23.80	\$33.60	\$80.20	\$197.00	\$412.60	\$1,819.60
\$500,000	\$29.75	\$42.00	\$100.25	\$246.25	\$515.75	\$2,274.50

BENEFIT AMOUNTS	AD&D EMPLOYEE	AD&D FAMILY
\$50,000	\$0.90	\$1.48
\$100,000	\$1.80	\$2.95
\$150,000	\$2.70	\$4.43
\$200,000	\$3.60	\$5.90
\$250,000	\$4.50	\$7.38

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

Kids Pricing - Rate per \$1,000

15 DAYS - 6 MONTHS*	
BENEFITS	BI-WEEKLY RATE
\$1,000	\$0.09

6 MONTHS - 19 YEARS*	
BENEFITS	BI-WEEKLY RATE
\$5,000	\$0.44
\$10,000	\$0.88

*Policy is convertible after 6 months or 19 years.

For more information, contact your Representative today and

ENROLL NOW

All rates shown on this sheet are per 24 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.