

HARTFORD INCOME PROTECTION PROGRAM



For a **LIMITED TIME ONLY**, you can take advantage of Hartford's **GUARANTEED ISSUE** Income Protection Plans for *Long Term Disability*, *Short Term DisabilityFlex*, and *Life Insurance*—even if you have a preexisting health condition or were previously denied.

KEY BENEFITS

- Guaranteed issue with no medical exams. **OPEN ENROLLMENT ENDS SOON!**
- Benefits pays after 90 days (coordinates with your Sick Leave Exchange ending)
- Payments made for both accident and illness on or off the job
- Helps protect anyone not yet vested in State Teacher Retirement (under 5 years)
- Payments made easily through Payroll deductions
- Servicing teachers with Disability Income Insurance since 1980



**THE
HARTFORD**

PROGRAM BENEFITS

Long Term Disability

- Tax free protection up to \$4,000 per month, up to 66.6% of your annual salary
- Can pay up to 2 years (Basic) or age 67 (Premium)

Short Term DisabilityFlex

- 13 week Benefit Duration
- Pays on top of Sick Days/Exchange and Summer
- Can cover Maternity even if you are already pregnant

Life Insurance

- Employee Benefits up to \$500,000 and a \$100,000 guaranteed issue amount
- Spouse Benefits up to \$250,000 and a \$25,000 guaranteed issue amount

Accidental Death & Dismemberment

- A form of Life Insurance that can cover you and your family
- Benefits up to \$250,000

See brochure for costs, exclusions, limitations, and terms of coverage.

For more information, please contact:

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