



# THE 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 The 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 enrolled in Sick Bank; why do I need supplemental plans?

**A** Sick Bank alone may not be enough to cover you if you are unable to work. There are gaps in your coverage that could **prevent you from receiving the money you need** to pay everyday expenses.

**Q** What are some of the gaps in Sick Bank coverage?

**A** Gaps in Sick Bank coverage include the following:

- No maternity coverage
- No family coverage
- No summer coverage
- Must be absent for 10 consecutive days

**Q** Is Health Insurance enough to cover the gaps in Sick Bank?

**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 Bank/Days run out.

## IMPORTANT TO KNOW:

- **PRICING BASED ON 24 PAY PERIOD**
- **COULD START 91st DAY**  
*(when sick day/sick bank has ended)*

## LONG-TERM DISABILITY (24 pays)

Pays 66% of your salary up to **\$4,000 tax-free** a month

- **BASIC/2-Year plan** will cover up to 2 years with no underwriting – Guaranteed Issue
- **PREMIUM/Age 67 plan** will cover up to age 67; must pass underwriting or will only be eligible for Basic

Rates for Long Term Disability Plan*		
Age	Basic (2 Years)	Premium (Age 67)
<30	\$1.40	\$3.98
30-39	\$4.44	\$13.04
40-49	\$7.22	\$21.36
50-59	\$13.18	\$30.46
60+	\$16.88	\$20.60

\*Rates shown are based on a starting salary of \$48,000

**Contact Your Representative Today!**

**EMPLOYEE PLANS SERVICES** | Benefit Advisors

info@employee-plans.com

Cell: (703) 795-0406

Office: (301) 985-2020



## LIFE INSURANCE (24 pays)

- 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**  
EMPLOYEE TERM LIFE

**\$25,000**  
SPOUSE TERM LIFE

\*Spouse coverage based on Employee's age, not the Spouse; no tobacco rates

## ACCIDENTAL DEATH & DISMEMBERMENT (24 pays)

A form of Life Insurance that can cover you/your family

- Benefits up to **\$250,000**
- Employee rates as low as **\$0.49** per pay
- Can fully cover your family for **\$8.05** per pay

Rates for AD&D		
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

## LONG-TERM DISABILITY Plan A or C (24 pays)

Annual Income	Monthly Benefits	Age < 30		Age 30–39		Age 40–49		Age 50–59		Age 60+	
		Plan A	Plan C	Plan A	Plan C	Plan A	Plan C	Plan A	Plan C	Plan A	Plan 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

### ACCIDENTAL DEATH & DISMEMBERMENT

(24 pays)

Rates for AD&D		
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

### LIFE — KIDS PRICING (24 pays)

Rates per \$1000

Ages: 15 Days – 19 Years	
Benefit Amounts	Bi-Weekly Rate
\$1,000	\$0.18
\$5,000	\$0.88
\$10,000	\$1.75

Bi-weekly rate stays the same for however many dependent kids are covered. Example: If you have 3 kids under the benefit amount of \$10,000, you will still pay \$1.75 bi-weekly and each kid has the \$10,000 benefit amount.

### LIFE INSURANCE (24 pays)

Employee Benefits: \$25K–\$500K | Spouse Benefits \$25K–\$250K

Benefit Amounts	Age < 30	Age 30–39	Age 40–49	Age 50–59	Age 60–69	Age 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

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

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

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