



## SHORT-TERM AND LONG-TERM DISABILITY INSURANCE OPEN ENROLLMENT



You have the opportunity to **enroll in Short-term and Long-term Disability insurance without providing evidence of insurability.** That means your acceptance is guaranteed.<sup>1</sup>

If you get hurt or sick outside of work, disability insurance has your back. It helps by paying you a percentage of your salary if you're unable to work.

Disability insurance offers peace of mind for both you and your family, knowing that the bills, mortgage, and groceries will be covered even if you're out of work.

- Short-term Disability insurance covers 60% of your salary to a maximum weekly benefit of \$1,155.
- Long-term Disability insurance covers 60% of your salary to a maximum monthly benefit of \$5,000.

Check with your Benefits Office for more information on how to enroll.



"During a very stressful time of handling an illness, being hospitalized, and being off work, this insurance allowed me to have a sense of comfort knowing that I would still be providing for my family therefore not making a bad situation even worse. I am so glad I made the decision to carry this insurance."

*- kw49, Male, Age 40-49, April 26, 2016*

Get online decision-support with **MyTomorrow**®. MyTomorrow is an interactive conversation, personalized to you. It helps you better understand your disability insurance needs and how much is right for you. Visit [THEHARTFORD.COM/BENEFITS/CABQ](http://THEHARTFORD.COM/BENEFITS/CABQ)



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<sup>1</sup> This policy is guaranteed acceptance, but does contain a Pre-Existing Condition Limitation. Please refer to the certificate for more information on exclusions and limitations, such as Pre-Existing Conditions.

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