

Income Protection Benefits For EACC Members and Spouses



How is your spouse covered by The Hartford?

DEPENDING ON YOUR PLAN, DISABILITY INSURANCE:

- Pays based on annual income
- Pays up to 2 years or to age 67 (Short or Long-term)
- Pays for all on- and off-the-job accidents, illnesses, and injuries after 60, 90 or 180 day wait
- Provides payment for pregnancy, surgery or illness (if out of leave)

WHAT CAN THE HARTFORD OFFER MY SPOUSE THAT OTHER INSURANCE COMPANIES DO NOT?

The Hartford is the only insurance company that offers disability insurance for spouses. Individual plans may quote up to **\$4000**. The Hartford offers protection with rates averaging **\$7.00** to **\$30.00** per pay depending on their age and salary.

36% of people say that if they became disabled, they would depend on their spouse's income.¹

WHY ISN'T HEALTH INSURANCE ENOUGH?

Health Insurance is only meant to cover the cost of medical bills. When you are unable to work, it does not cover the cost your everyday expenses.

MY SPOUSE CURRENTLY DOES NOT HAVE SICK LEAVE. WHY DO THEY NEED IT NOW?

Health insurance will cover the cost of medical bills, but will not cover everyday bills when you are unable to work. Disability covers your bills and expenses if your spouse has exhausted their leave and is not receiving pay.



Photo by LyndsaSanchez

Income Protection plans through The Hartford could pay **up to \$4,000/month** while your spouse is unable to work due to a covered accident, illness, or injury.

WHY DOES MY SPOUSE NEED DISABILITY INSURANCE UNDER THIS POLICY?

If your spouse is unable to work, they are missing a paycheck needed for everyday bills and expenses (Visa, Car Payment, Mortgage, etc.).

In 2010, **23%** of all independent contractors were not covered by insurance.²

WHAT ARE THE BENEFITS OF DISABILITY INSURANCE?

Disability Insurance pays you in cash to cover your everyday bills and expenses if you are unable work. It pays on top of the benefits you receive from your health insurance. It ensures you don't miss pay because you can't work.

Illnesses, not accidents are responsible for most of the disabilities people suffer.³

¹ CDA 2010 Consumer Disability Awareness Study

² "Data Spotlight: Independent Contractors On The Rise" by Joshua Wright

³ Facts from LIMRA 2013 Disability Insurance Awareness Month.



EACC MEMBER
45-YEAR-OLD FEMALE

Example of Short/Long-term Disability Coverage
cost per pay (24 pays)

Product Pricing - Spouse

Short-term Disability

Coverage Type *Up to 2 years*

Waiting Period *60-day*

\$2,000
Monthly Benefit*

▶

\$16.00
Cost per pay**

Long-term Disability

Coverage Type *Up to age 67*

Waiting Period *60-day*

\$2,000
Monthly Benefit*

▶

\$43.80
Cost per pay**

Coverage Type *Up to 2 years*

Waiting Period *90-day*

\$3,000
Monthly Benefit*

▶

\$16.65
Cost per pay**

Coverage Type *Up to age 67*

Waiting Period *90-day*

\$3,000
Monthly Benefit*

▶

\$47.40
Cost per pay**

* Monthly benefits are tax-free - consult your Tax-Advisor for further information

** Hartford Disability quotes are based on the age and salary of the spouse. See policy for specific terms, conditions, descriptions, limitations and exclusions.