



SHORT-TERM DISABILITY (STD) INSURANCE FOR BUSINESSES WITH 4-49 EMPLOYEES

Our experience and insights in the small business market have helped us develop solutions tailored to meet the unique needs of employers with under 50 employees. Let The Hartford help you serve your small business customers and grow your business in this market.

POLICY PROVISIONS	STD (4-9 employees) Only available when employers purchase either Group Long-term Disability insurance or Group Life insurance coverage from The Hartford.	STD (10-49 employees)
<ul style="list-style-type: none"> • MAXIMUM BENEFIT • BENEFIT PERCENTAGE 	<ul style="list-style-type: none"> • 50% or 60% • \$300 up to \$1,500 per week • All amounts Guaranteed Issue 	<ul style="list-style-type: none"> • 50% or 60% (66.67% for non-contributory coverage only) • \$300 up to \$2,000 per week • All amounts Guaranteed Issue
COMMENCEMENT PERIOD <i>(Accident/Sickness in days)</i>	8/8, 15/15, or 30/30.	1/8, 8/8, 15/15, or 30/30.
RECURRENT DISABILITY	Residual included	Residual included
PRE-EXISTING CONDITION LIMITATION	Benefits are not limited or excluded under the plan for a pre-existing condition	
EMPLOYER CONTRIBUTION/PARTICIPATION	Non-contributory (100% employer paid with 100% participation)	<ul style="list-style-type: none"> • Non-contributory: (100% employer paid with 100% participation) • Mandatory Contributory (salary gross up): 100% employee paid and 100% participation required • Voluntary: (any employee paid percentage) – typically 100% employee paid; <ul style="list-style-type: none"> - 10-24 lives: Minimum of 40% participation - 25-49 lives: Minimum of 10 enrolled employees
ELIGIBILITY	<ul style="list-style-type: none"> • Active full-time employees (30-50 hours/week; default will be 30 hours/week) • No part-time, temporary or seasonal employees 	<ul style="list-style-type: none"> • Active full-time employees (20-50 hours/week; default will be 30 hours/week) • Active part-time employees (20-50 hours/week) • No temporary or seasonal employees
NUMBER OF CLASSES	One	Up to three
RATE GUARANTEE	Rate guaranteed to 10/01 following effective date; guarantee period not less than 24 months or longer than 36 months	<ul style="list-style-type: none"> • 1 year • 2 year • 3 year
DEFINITION OF EARNINGS	Standard: Regular annual rate of pay, not including commissions, bonuses, tips and tokens, overtime pay or any other fringe benefit or extra compensation (additional options are available)	

OFFERED WITH VALUE-ADDED SERVICES¹

TRAVEL ASSIST	Toll-free 24/7 emergency assistance for employees, spouses and eligible dependents when traveling 100 miles or more from primary residence for 90 days or less. Services include pretrip information, emergency medical assistance and emergency personal services. ²
IDENTITY THEFT PROTECTION & ASSISTANCE	The same Travel Assistance provider offers this service, which includes prevention and detection support as well as ID theft resolution guidance and assistance. Access to these services via the same provider’s toll-free number is available whether at home or traveling. ²
WORKFORCE SAFETY & ABSENCE MANAGEMENT	A consultative service available at no cost to employers that’s focused on reducing risks and absenteeism in the workplace. This includes access to a team of designated Loss Control Consultants who can offer guidance on topics such as safety practices and programs in the workplace, improving the return to work experience, or navigating the responsibilities under the ADAAA.
ABILITY ASSIST[®] <i>(EMPLOYEE ASSISTANCE PROGRAM)</i>	Professional counseling services and resources for employees, including domestic partners) and dependents covered by The Hartford’s LTD policy, to help address issues like job pressures, relationships, retirement planning or personal impact of grief, loss, or a disability. The service includes up to three face-to-face emotional or work-life counseling sessions per occurrence per year. Legal and financial counseling are also available by telephone during business hours. ³
W-2	The Hartford will prepare a W-2 reporting taxable wages, nontaxable wages and taxes withheld (if applicable) for each employee who is receiving a disability benefit and send the W-2 directly to the disabled employee’s home address.
FICA MATCH	For clients electing W-2 Services, The Hartford can also pay the employer’s share of FICA taxes under The Hartford’s tax identification number on all disability benefits and report the FICA payment on our Quarterly 941 Statement. ⁴

The Hartford’s Physician, Attorney and Statutory plans have specialized provisions from those shown here. Please contact a Hartford representative to discuss solutions for these cases.

Contact your Small Business Sales Executive for more information at THEHARTFORD.COM/SBCONTACT.



Business Insurance
Employee Benefits
Auto
Home

Notes: As used in this guide, “Included” means the benefit/feature is part of the policy; “Available” indicates an optional benefit/feature.

Prepare. Protect. Prevail. With The Hartford.[®]

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This guide explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

¹ When either our Group Long-term Disability insurance or our Group Life insurance product are elected.

² Travel Assistance and Identity Theft Services are provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services. Services are available in every country of the world; exceptions may apply depending on a country’s political situation at time of service request.

³ Ability Assist[®] is offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

⁴ There is an additional charge for this service with The Hartford’s Short-term Disability product.

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

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