

Financial Protection Programs For EACC Members and Spouses



Why do you need The Hartford?

- Covers the 30-day wait for first-time Sick Bank users
- Teachers have limited/low accumulated Sick Leave
- Provides coverage for your spouse
- Pays immediately – if you have no sick leave and before and after Sick Leave Bank
- Teachers who are not vested in STR (first 5/10 years)

The Hartford offers EAAC Members and Spouses:

- Can pay up to \$4,000/month tax-free
- Provides coverage up to age 67
- Low, affordable rates: starting at \$1.92/month
- Prompt processing and approval
- Piece of mind for you and your family

Choose between 5 Disability Insurance Programs

Groceries. Car payments. Mortgage. Utility Bills. The list goes on, but the truth is your savings is not being replenished if an accident or illness keeps you out of work past your allotted sick days. Whether it is 2 weeks, 2 years, or 10 years, benefits from either a **Short- or Long-term Disability, Accidental Death & Dismemberment, Earnings Gaurd Plan or Term Life (Preferred Plus or Regular Preferred)** plan can help pay your everyday bills and expenses. Workers' compensation only covers on-the-job related injuries and illnesses, but The Hartford could protect you on- or off-the-job for both accidents and illnesses.

Illness, not accidents are responsible for most of the disabilities people suffer.¹

Short-term Disability - Member Pricing (24 pays): (Accident to Age 67/2 Year Illness)



Age/Sex 23/Female

Salary: \$43,000

\$2,400 Monthly Benefit* **\$4.34** (Cost Per Pay**)



Age/Sex 40/Male

Salary: \$50,000

\$2,800 Monthly Benefit* **\$6.13** (Cost Per Pay**)

Long-term Disability - Member Pricing (24 pays): (Accident & Illness to Age 67)



Age/Sex 27/Male

Salary: \$49,000

\$2,700 Monthly Benefit* **\$10.25** (Cost Per Pay**)



Age/Sex 44/Female

Salary: \$60,000

\$3,300 Monthly Benefit* **\$18.21** (Cost Per Pay**)

¹Facts from LIMRA 2013 Disability Insurance Awareness Month.

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

** Hartford Disability quotes are based on the current age and salary.

Accidental Death & Dismemberment (AD & D)

Planning for the worst can help make an incredible impact managing in the aftermath of an accident. With an Accidental Death & Dismemberment plan, you or your beneficiaries will receive a lump sum payment when it's needed most. Plans start as low as \$.68/month (depending on policy and coverage desired), provide Guaranteed Coverage, without any prior medical exams, and offer flexible payment options based on your needs.

THE FACTS:

- Guarantees Coverage – **no medical exams**
- Pays **in addition to Sick Leave Bank**
- Insure **yourself or your entire family**
- Pays a lump sum of **up to \$200,000** in coverage **directly to you or your family**

Earnings Guard

Protect your paycheck with Earnings Guard. The Hartford's Earnings Guard guarantees coverage, regardless of your health history. Earnings Guard pays full benefits regardless of any other benefits you receive, up to \$3,000/month up to 2 full years (up to 70% of basic monthly income) should you suffer a disabling injury or illness due to an accident.

THE FACTS:

- Guarantees Coverage – **no medical exams**
- Costs from \$2.31 per pay period, based on your current monthly income
- Pays benefits **in addition to your sick days**
- Provides **year-round coverage** – includes summer months or while on vacation

Unintentional injuries are the **leading cause of death** for people between 25 and 44 years of age.²

Half of all households are “financially fragile,” having great difficulty raising \$2,000 within a month if needed.³

VITAL MEMBER BENEFITS INFORMATION

Weight limit requirements for policies **have been increased by 50 pounds.**

Weight Limit for an Average American Woman (5'4):

Was: 99 - 221 pounds
Now: 99 - 271 pounds

Weight Limit for an Average American Man (5'9):

Was: 115 - 257 pounds
Now: 115 - 307 pounds

The average weight and height for Americans ages 20 years and over:



Men:

Weight: 196 pounds
Height: 5'9



Women:

Weight: 166 pounds
Height: 5'4

Center for Disease Control and Prevention, November 2, 2012

²National Vital Statistics Reports, Volume 58, Number 19

³“Financially Fragile Households: Evidence and Implications,” National Bureau of Economic Research Working Paper 17072, May 2011.

10 Year Level Term Life

While no one wants to think about the loss of life, preparing for the unexpected financially is extremely important. Would they be able to pay for life's necessities as well as goals like college or retirement? If you ever leave your company, or under other qualifying conditions, you can continue your group rate coverage, as outlined in your policy with The Hartford.

THE FACTS:

- **No medical exams** under \$150,000 of coverage
- **Guaranteed Renewable**
- Portable **at group rates**
- Spouses eligible **for group rates**

40% of Americans who have life insurance coverage **don't think they have enough.**⁴

Term Life - Member Pricing (24 Pays):



Age/Sex:	23/Male
Health Status:	Good
Smoker:	No
Benefit:	\$250,000



\$6.98
(Preferred Plus)



Age/Sex:	45/Female
Health Status:	Good
Smoker:	No
Benefit:	\$250,000



\$15.73
(Preferred Plus)

All products are payroll deducted. Amount listed is deducted per pay. Must be an EAAC and Sick Bank member to apply. 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. Benefits reduced by %50 at age 67 and again at age 70. Premiums for your Group Term Life Insurance will be billed through payroll deductions in the same manner and at the same time as for your Group Disability Income Protection Plan if you have one. A non-smoker is a person who has not at any time in the past twelve months to present, smoked cigarettes or cigars, or used a pipe, chewing tobacco, nicotine chewing gum or snuff.

FREQUENTLY ASKED QUESTIONS

ABOUT BENEFITS FROM THE HARTFORD

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.

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 of your everyday expenses.

See policy for terms, conditions, descriptions, limitations and exclusions

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

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

WHAT IS THE DIFFERENCE BETWEEN HEALTH INSURANCE AND INCOME PROTECTION?

Health insurance is used to pay doctors and hospitals. It does not cover other bills and expenses. Income Protection pays you when you run out of sick days and before or after sick leave bank so that, if you are unable to work, you can stay on top of your bills and expenses.

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⁴Genworth Life.Jacket Study 2011