

Support when illness or injury stops work.

Long-term Disability Insurance

Town of Southampton

Long-term Disability Insurance which we call Long-term Income Protection Benefits replace part of your income if you are unable to work for an extended time due to an illness or injury to help cover your day-to-day living expenses, creating stability in an unstable time.

Long-term Income Protection Benefits.

Long-term Income Protection Benefits is coverage that you pay for and it can help provide financial support and stability if you are unable to work due to an illness or injury. You must be actively at work with your employer on the day your coverage takes effect.

Long-term Income Protection Benefits coverage options.

If you are an eligible employee, you can elect to receive a monthly cash benefit that replaces 60% of your monthly pay, up to $5,000 per month. Benefits begin after 90 days of disability.

Will you need to answer medical questions?

If you enroll during the scheduled enrollment period or within 31 days of becoming eligible, you won't need to answer medical questions. If you enroll later or during a family status change, you will need to answer medical questions.

Map your route to financial wellness.

Long-term Income Protection Benefits can help replace lost wages and ensure mortgage, rent or groceries are paid, providing a comforting source of income and support while you are unable to work for an extended period of time.

The Hartford

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Helps replace income so your family can stay on track financially if you're unable to work.

Single parent, multiple responsibilities

Provides steady income to help support your children while you recover.

Dual income, no kids

Covers your share of the bills if you're temporarily out of work.

Growing children, aging parents

Supports your family and caregiving duties while you focus on healing.

Single and carefree

Covers rent, bills, and lifestyle costs so you don't have to rely on savings.

The Hartford

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THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage.

In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000 A (10/08), GBD-1200 (10/08), GBD-1000, GBD-1200, or state equivalent.

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