



DISABILITYFLEX® INSURANCE DIFFERENTIATORS

We make it easy for you to help your clients provide cost-effective Short-term Disability coverage with DisabilityFLEX insurance for their employees. Below are features and value-added services available with The Hartford's DisabilityFLEX product.

FEATURES	
Flexible Plan Designs	With its flexible plan design, employees can choose the weekly benefit amount, benefit commencement period and benefit duration that meets their needs.
Funding	100% Employee-paid (voluntary) <ul style="list-style-type: none"> Fully insured
Weekly Benefit	Weekly benefit amount in increments of \$10, \$25, \$50 or \$100 up to \$2,500 (not to exceed 50% or 60% of salary) are available. <ul style="list-style-type: none"> The employee chooses a flat dollar weekly benefit amount. The minimum elected benefit is \$100.
Benefit Commencement Period	Commencement period options include 1/8, 8/8, 15/15 or 30/30. <ul style="list-style-type: none"> Employer selects up to two options to offer employees to choose from (three or more choices may also be offered).
Benefit Duration Period	Benefit duration options are 13, 26, 52 or 104 weeks. Employer selects up to two options to offer employees to choose from (three or more choices may also be offered). The duration does not include the Benefit Commencement Period.
Maternity, Mental Illness & Substance Abuse	Treated the same as any other illness.
Pre-existing Conditions Benefit	Benefits will be paid for up to 4 weeks if a disability is the result of a pre-existing condition.
No Offsets for Other Income Benefits	Benefits received for loss of income as a result of Disability are not deducted from the benefit payable.
Annual Enrollment	An employee can elect benefits or change existing benefits without evidence of insurability during the annual enrollment period.
Rate Basis	Weekly rate - Per \$100 weekly benefit or \$10 weekly benefit Monthly rate - Per \$100 weekly benefit or \$10 weekly benefit
Additional Support	Dedicated consultative enrollment support is offered along with service support to create a One Hartford experience: <ul style="list-style-type: none"> 1 Account Management Team 1 Eligibility File Claim Consultant Expertise (5,000+ lives)
VALUE-ADDED SERVICES	
Ability Assist® EAP¹	Gives employees access to professional counseling for financial, legal and emotional issues.
HealthChampion^{SM1}	Provides employees with unlimited access to benefit specialists and nurses for administrative and clinical support to address medical care and claims concerns.

Visit us at [TheHartford.com/employeechoice](https://www.TheHartford.com/employeechoice)

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