



# Long-term Disability Insurance

## The protection you want when you need it most.

**Long-term Disability insurance**, which we call Long-term Income Protection Benefits, helps cover your day-to-day living expenses when you're not able to work for an extended time due to an illness or injury.

### Benefits in Action

Is this coverage for me?

Watch this short video to help you decide.

[TheHartford.com/bia/  
long-term-disability](https://www.TheHartford.com/bia/long-term-disability)



### How could these benefits help me?

Life can be uncertain. Your paycheck doesn't have to be.

These benefits can offer financial support during your recovery from an injury or serious illness.

While health insurance can help cover medical expenses, these benefits help replace a percentage of your paycheck while you're out of work for an extended period of time. You can use this benefit while you focus on recovery from an illness or medical event. Long-term Income Protection Benefits can be used for anything. Examples could include:

- Bills
- Financial services
- Therapy
- Legal help

You can help protect your income when you're unable to work. Whether you face a serious illness or injury, Long-term Income Protection Benefits can help you avoid serious financial trouble during a long-term disability.

Visit [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits) for more information.



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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Not available in all states.

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# Support when illness or injury stops work.

## Long-term Disability Insurance

**Transport Workers Union of America Local 2015 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

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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

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If you are an eligible union member in good standing with AMTRAK you can elect to receive a monthly cash benefit that replaces 60% of your monthly pay, up to \$3,000 per month. Benefits begin after 180 days of disability.

### Will you need to answer medical questions?

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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.

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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.

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

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## **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.



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