Financial Protection Programs For TAAAC Members and Spouses

Why do you need The Hartford?
- Covers the 10-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 Teacher Pension System

The Hartford offers TAAAC 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
- Peace 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 are 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 Guard 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 (26 pays):
(Accident to Age 67/2 Year Illness)

<table>
<thead>
<tr>
<th>Age/Sex</th>
<th>Salary:</th>
<th>Monthly Benefit*</th>
<th>Cost Per Pay**</th>
</tr>
</thead>
<tbody>
<tr>
<td>23/Female</td>
<td>$43,000</td>
<td>$2,400</td>
<td>$4.01</td>
</tr>
<tr>
<td>40/Male</td>
<td>$50,000</td>
<td>$2,800</td>
<td>$5.66</td>
</tr>
</tbody>
</table>

Long-term Disability - Member Pricing (26 pays):
(Accident & Illness to Age 67)

<table>
<thead>
<tr>
<th>Age/Sex</th>
<th>Salary:</th>
<th>Monthly Benefit*</th>
<th>Cost Per Pay**</th>
</tr>
</thead>
<tbody>
<tr>
<td>27/Male</td>
<td>$49,000</td>
<td>$2,700</td>
<td>$9.47</td>
</tr>
<tr>
<td>44/Female</td>
<td>$60,000</td>
<td>$3,300</td>
<td>$16.81</td>
</tr>
</tbody>
</table>

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

VITAL MEMBER BENEFITS INFORMATION

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

Sample Weight Limits for a Hartford Disability Program:
- Female (5’4): 99 - 271 pounds
- Male (5’9): 115 - 269 pounds

Sample Weight Limits for a Hartford Life Program:
- Female (5’9): 99 - 271 pounds
- Male (5’9): 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

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2 National Vital Statistics Reports, Volume 58, Number 19
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 $100,000 of coverage
- Guaranteed Renewable
- Portable at group rates
- Spouses eligible for group rates

FREQUENTLY ASKED QUESTIONS ABOUT BENEFITS FROM THE HARTFORD

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.

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 ARE THE BENEFITS OF DISABILITY INSURANCE?

Disability Insurance pays you in cash to cover your everyday bills and expenses if you are unable to 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.

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