



Support when illness or injury stops work.

Core & Buy-up Long-term Disability

EL CAMINO HOSPITAL

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.

Your Company provides Long-term Income Protection that can help provide financial support and stability if you are unable to work due to an illness or injury for an extended period of time. You can also choose to enroll in extra coverage.

Long-term Income Protection Benefits coverage options.

If you're an eligible non-contractual employee (NCE) and can't work due to an illness or injury:

Core plan :

Pays you 60% of your monthly pay, up to \$15,000 per month, at no cost to you. Benefits begin after 90 days of disability.

Buy-up plan:

Lets you choose extra coverage that pays 60% of your monthly pay, up to \$15,000 per month. Benefits begin after 30 days of disability.

Will you need to answer medical questions?

You will be automatically enrolled in the Core coverage without needing to answer any medical questions. For Buy-up coverage, 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.

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 Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. © 2025 The Hartford

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), or state equivalent.

2999203 05-25



Support when illness or injury stops work.

Core & Buy-up Long-term Disability

EL CAMINO HOSPITAL

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.

Your Company provides Long-term Income Protection that can help provide financial support and stability if you are unable to work due to an illness or injury for an extended period of time. You can also choose to enroll in extra coverage.

Long-term Income Protection Benefits coverage options.

If you're an eligible Local 39, PRN or SEIU-UHW union represented employee and can't work due to an illness or injury:

Core plan :

Pays you 60% of your monthly pay, up to \$10,000 per month, at no cost to you. Benefits begin after 90 days of disability.

Buy-up plan:

Lets you choose extra coverage that pays 60% of your monthly pay, up to \$10,000 per month. Benefits begin after 30 days of disability.

Will you need to answer medical questions?

You will be automatically enrolled in the Core coverage without needing to answer any medical questions. For Buy-up coverage, 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.

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 Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. © 2025 The Hartford

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), or state equivalent.

2999203 05-25