Support when illness or injury stops work.

Short-term Disability Insurance

Harmony Public Schools

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

Short-term Income Protection Benefits.

Harmony Public Schools provides Short-term Income Protection Benefits to all eligible employees that can help provide financial support and stability if you are unable to work due to an illness or injury at no cost to you. You must actively be at work with your employer on the day your coverage takes effect.

Short-term Income Protection Benefits coverage options.

You can receive a weekly cash benefit that replaces 60% of your Total Weekly Earnings, up to $1,000. Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness and may pay up to 12 weeks.

Will you need to answer medical questions?

You will be automatically enrolled in this coverage without needing to answer any medical questions.

The Hartford

Map your route to financial wellness.

Short-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.

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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