



LIFE MOVES FAST MAKE SURE YOUR PROTECTION CAN KEEP UP

Hertz®

UNDERSTAND YOUR BENEFIT OPTIONS BEFORE ENROLLING

You have the opportunity to elect benefits. Make sure you understand the options available to you.

A lot can happen in one year – like marriage, a new baby or a new home. Annual enrollment is the time to make sure your benefits help protect your changing needs. It's also important to revisit your benefits annually because your benefit offerings may change.

Short-Term Disability (STD) and Long-Term Disability (LTD) insurance are essential for protecting your income if illness or injury prevents you from working. STD pays 50–60% of weekly earnings for up to 25 weeks. LTD kicks in after STD ends or after 180 days, covering 50–60% of monthly income. These benefits provide critical financial stability during recovery, helping you focus on health without the stress of lost wages. LTD also includes return-to-work support and family care options. Stay secure, recover strong.



Learn more about these benefits from The Hartford.
Scan the QR Code or visit:
[TheHartford.com/Learn/Hertz](https://www.thehartford.com/Learn/Hertz)



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THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. 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, GBD-1200, or state equivalent.

The policy number is OGL715047
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