Enroll to Protect Your Income

Long-Term Disability Insurance

Disability, where you are unable to perform your own occupation for more than 180 days due to an injury or illness, is more common than you might think. Did you know?

• One in eight workers will be disabled for five years or more before they retire.¹

• More than one in four of today’s 20-year-olds will become disabled before they retire.¹

• More than 250,000 people suffer disabling injuries or illness each month.¹

What if your next paycheck were to be your last paycheck?

Disability is often called the “forgotten risk.” Few employees think about how they would survive financially with no earned income. Ask yourself — “If I became sick or injured and were unable to work tomorrow, how would I pay for my living expenses or support my family?”

Many people make the mistake of assuming that if they became sick or injured and were unable to earn a paycheck, they could rely on other benefits or savings. The fact is that such supplemental coverage is limited.

Social Security

Only 34 percent of applicants received Social Security disability income (SSDI) benefits on first application in 2012.¹ The average payment was $1,129 per month.²

Workers compensation

Workers compensation covers only work-related injuries and illnesses. Less than 5 percent of disabling injuries suffered by workers occur on the job.¹

Personal savings

Do you have enough savings to replace your income if you were without a paycheck for several months? How about several years? The average long-term disability (LTD) claim duration is more than two and a half years.¹

Protect yourself and your family by enrolling in long-term disability benefits.

LTD insurance offers income replacement to protect you and your family in the event that you become injured, sick, or disabled. It’s affordable, easy to enroll in, and critical for the well-being of you and your loved ones.

Purchasing long-term disability coverage is important because:

- A disabling event can occur anytime and anywhere.
- Social Security awards are never guaranteed and may not be enough to cover your expenses.
- Workers compensation covers only work-related illnesses or injuries.
- Personal savings are often not enough to cover long-term expenses.

Liberty Mutual Insurance*, Harvard’s disability insurance carrier effective June 1, 2017, is offering eligible faculty and staff a special opportunity to enroll in LTD coverage. During the special enrollment period, eligible faculty and staff may elect this important coverage without submitting evidence of insurability. Coverage would be effective June 1, 2017.

**What is the benefit?**
Harvard University’s LTD coverage provides a benefit of 60% of your monthly covered earnings to a maximum of $25,000 per month (maximum monthly LTD benefit of $15,000).

By purchasing this coverage, you can help maintain your family’s standard of living and cover expenses such as:

- Mortgage or rent
- Utilities
- Car payments

**How do you enroll?**
To take advantage of this special offer during the Harvard University special enrollment period from April 24, 2017 to May 5, 2017, please complete the enclosed enrollment form and return to:

**Harvard Benefits**
114 Mt. Auburn Street, 4th Floor, Cambridge, MA 02138
Fax: 617-496-3000
Email: benefits@harvard.edu

Any coverage elected will be effective as of June 1, 2017. If you are currently out on a leave of absence, coverage is effective the day you return to active employment.

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