

Beam Disability

powered by The Hartford

An illness, injury, or pregnancy can mean time away from work and lost income. Beam Disability powered by The Hartford helps our members and their families have the financial safety net they need to focus on recovery.



Plan features



Best-in-class short-term and long-term disability insurance plans that can be 100% employer-paid or 100% employee-paid.



Straightforward coverage options with no medical underwriting required to secure a plan if enrolling upon initial eligibility.



Value-added^v services include the Ability Assist[®] Employee Assistance Program (EAP) and HealthChampion[®], as well as identity theft support and travel assistance for long-term disability coverage users.



Industry-leading speed and ease with The Hartford's approach to claims management ensures a stress-free experience for our members.



Short-term disability insurance

	Employer Paid	Employee Choice
Contribution	100% employer paid with gross-up option for groups with 10-100 eligible employees	100% employee paid
Duration	Up to 26 weeks	
Payout	60% of income or 67% of income for groups with 10-100 eligible employees	60% of income
Benefit max	<p>2-9 employees \$300-\$1,500 per week (\$100 increments)</p> <p>10-100 employees \$300-\$2,500 per week (\$100 increments)</p>	
Elimination period	<p>Accident or injury starts as early as day 1, day 8, or day 15</p> <p>Illness or maternity starts as early as day 8 or day 15</p>	
Group size	2-100 eligible employees	3-100 eligible employees
Min. participation requirements	100% participation	<p>3 employee minimum for groups 3-9 lives</p> <p>5 employee minimum for groups 10-49 lives</p> <p>10 employee minimum for groups 50-100 lives</p>



Long-term disability insurance

	Employer Paid	Employee Choice
Contribution	100% employer paid with gross-up option for groups with 10-100 eligible employees	100% employee paid
Duration	Length of the disability or until Social Security Normal Retirement Age (SSNRA)	
Payout	60% of income or 67% of income for groups with 10-100 eligible employees	
Benefit max	2-9 employees \$6,000 per month	3-9 employees \$6,000 per month
	10-100 employees \$10,000 per month	10-100 employees \$10,000 per month
Elimination period	Choice of either 90 or 180 days	
Group size	2-100 eligible employees	3-100 eligible employees
Min. participation requirements	100% participation	3 employee minimum for groups 3-9 lives 5 employee minimum for groups 10-49 lives 10 employee minimum for groups 50-100 lives





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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.

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

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Why Beam?

Beam takes a modern approach to delivering simplified benefits plans that are easy to understand, easy to implement, and easy to use.

Get started with Beam today!

Questions help.beambenefits.com

Support support@beambenefits.com | (800) 648-1179

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