



Taking Leave to recover from an injury.

Mark, age 36

- Mark needs to take time off to treat his injured leg.
- Mark would like to take six weeks off to recover from surgery.
- Mark will then need to go to follow-up medical appointments from week to week.
- The Family and Medical Leave Act (FMLA) will enable Mark to take time off, but that time would be unpaid.
- Short-term Disability Insurance (STD) can provide Mark income protection for up to six weeks.*
- Vermont Family and Medical Leave Insurance (VT FMLI) from The Hartford can protect Mark's income for up to six weeks.

Protecting Mark's income during Leave.

Mark is a therapist at Green State Therapy, an employer with more than 50 employees, where he has worked for five years. During a recent hiking trip, Mark injured his leg and the injury requires surgery.

In order to treat his injured leg, Mark will need six weeks off for surgery and then additional time off for physical therapy and follow-up doctor's appointments.

Upon receiving the news about his need for surgery, Mark contacts Green State Therapy's HR director to navigate his Leave.

Mark knows that under FMLA, he is able to take up to 12 weeks of qualified Leave per year, but his Leave would be unpaid. He's wondering how Green State Therapy's Short-term Disability policy and VT FMLI policy can help replace his income during Leave.

Taking Leave to recover from an injury.

Mark has job and income protection in place.

The Family and Medical Leave Act protects Mark's job for up to 12 weeks of Leave

Under this law, Mark can take this time off to care for his leg injury, but only his job is protected — not his income.

Short-term Disability will protect Mark's income for up to six weeks of Leave

Mark's plan does not include a waiting period. He will receive six weeks of partial pay under the company's Short-term Disability plan.

Vermont Family and Medical Leave Insurance will protect Mark's income for up to six weeks of Leave

Because Green State Therapy also provides VT FMLI coverage, part of Mark's income will be replaced when he takes intermittent Leave for his physical therapy and follow-up doctor's appointments.

Protecting Mark’s job and income during Leave.

FMLA protects Mark’s job for up to 12 weeks of Leave.
STD and VT FMLI protect Mark’s wages over 12 weeks of Leave while he recovers from his leg injury.

Mark's 12 Weeks of Leave												
	1	2	3	4	5	6	7	8	9	10	11	12
Family and Medical Leave Act (FMLA)												
Short-term Disability (STD)												
Vermont Family & Medical Leave Insurance (VT FMLI)												
STD protects Mark’s wages as he takes six weeks of Leave to recover from surgery on his leg.						FMLI protects Mark’s income when he goes to physical therapy and follow-up doctor's appointments over the following six weeks.						

In Summary

The Family and Medical Leave Act (FMLA), Short-term Disability (STD) coverage and Vermont Family and Medical Leave Insurance (VT FMLI) can be used together to help support an employee during a qualified Leave. They work together to assist when life happens and time away from work is needed. Eligibility and Leave duration for VT FMLI vary for employees, depending on their employment status and plan design.

To learn more about Vermont Family Leave Insurance, reach out to your representative at The Hartford. Visit [FMLI.thehartford.com](https://www.fmlithehartford.com) to learn more about FLI.



* The illustration in this case study assumes another carrier insures the STD. If The Hartford insures the STD, the FMLI will offset, rather than exclude for the STD Injury benefit.

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Form Series includes GBD-1870 and GBD-1880.

These scenarios are fictitious and for illustrative purposes only. Available Leave offerings and durations vary by state and employers.

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