

Disability Insurance

A disabling injury or illness that keeps you out of work could have a devastating impact on your income, jeopardizing your ability to cover normal household expenses. With the right disability insurance, your income is protected, relieving you of the anxiety of depleting your savings to pay your bills.

Short Term Disability

Short term disability insurance replaces a portion of your income if a non-occupational injury or illness forces you out of work for an extended period of time. Benefits begin following the 14th day after a sickness or accident. **Coverage is guarantee issue when first offered with no medical underwriting.**

You may elect to buy additional coverage up to 60% of your earnings, not to exceed \$1,000 per week. Benefits are payable when a covered sickness or injury occurs. Benefits begin the first day following the elimination period (14 days) and continue during the benefit period (13 weeks) or until you're no longer disabled – whichever comes first. Benefits are also subject to a pre-existing limitations period as defined by your certificate of coverage.

Long Term Disability

Long term disability insurance protects your finances when your disability continues beyond the period covered by the short term disability plan. Employees who have an illness or injury that is eligible for long term disability would receive a 60% benefit up to a maximum of \$7,500 per month. **Coverage is guarantee issue when first offered with no medical underwriting.**

This disability program may continue until social security normal retirement age. If you become totally disabled due to a covered accident or illness at age 69 or older, benefits will be payable for up to one year, between ages 65 and 69 there is a limited benefit. Benefits are payable beginning on the 91st day of total disability due to a covered accident of illness.

You pay the full cost of short term disability coverage or long term disability coverage through convenient payroll deductions. You may elect short term or long term disability or both, depending on your needs. Your benefit counselor can help you calculate the cost of the benefit, which will vary depending upon your age, income, and the amount of coverage you elect.

What's At Stake for Me?

My Lifestyle – Without a paycheck I may not be able to afford most of my bills let alone a few small luxuries.

My Savings – I may burn through my savings very quickly trying to make up for lost wages.

My Future Plans – I may not be able to achieve those goals like a boat, summer home, or college education for my kids.