

## EMPLOYER OFFERED SHORT TERM DISABILITY

If you become sick or hurt and unable to work, short term disability insurance begins paying benefits, depending on the terms of your contract. This benefit is a portion of what your typical paycheck would be (up to 60%), and can be used to pay bills, buy groceries and fund other necessary expenses while you recover. Depending on your policy, benefits will be paid for 3 months to 60 months<sup>2</sup> with a wide selection of accident and sickness elimination periods, giving you time to focus on getting better instead of worrying about how to make ends meet.

Plus, with Short Term Disability through your workplace, our waiver of premium is included at no additional cost. This means that if the insured is disabled for longer than 90 days, your policy premium payments will be waived until recovery or the end of the benefit period.

### ***Benefits***

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- Affordable, flexible coverage designed to fit your budget and personal needs
- Liberalized underwriting makes it easy for you to obtain coverage
- Convenient payroll deduction of premiums
- You can take your policy with you if you switch jobs
- Guaranteed renewable until age 72
- Peace of mind - You have income coming in if you are disabled

### ***Who's Eligible?***

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- Employees age 17 to 64 who are actively at work for a minimum of 20 hours per week.

<sup>1</sup> May not be available in all states.

<sup>2</sup> Subject to eligibility guidelines.

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