



Know Your Benefits

Short-term Disability Insurance

For working individuals, a disability is a medical condition that reduces your ability to perform your job duties, usually an injury or illness. While some disabilities are work-related, nearly 75% of disabling injuries to workers occur off the job.

Disability insurance is coverage that provides you with income protection, should you lose time on the job due to an injury or illness. With disability coverage, you are compensated for a portion of your lost income.

What Is Short-term Disability Insurance (STD)?

STD is a type of disability insurance coverage that can help you remain financially stable should you become injured or ill and cannot work. Usually, STD coverage begins within one to 15 days of the event causing your disability. The coverage allows you to continue to receive pay at a fixed weekly amount or a set percentage of your income.

STD typically lasts for about 10 to 26 weeks, although this varies by policy. When this STD coverage ends, long-term disability (LTD) coverage typically takes effect.

Why Is Disability Insurance So Important?

The risk of disability is greater than most employees realize. When you become disabled and lose time at work, your source of income is eliminated. Nearly one-third of employees will miss more than one month of pay due to injury or illness. In addition to lost income, you are most

likely experiencing an increase in medical expenses due to your disabling injury or illness.

What Is Supplemental Disability Insurance?

Traditional medical insurance doesn't cover every expense related to an injury or illness. Bills and expenses can continue to add up, especially if you have to stop working for a period of time and lose your income.

Supplemental insurance is additional coverage that can help you pay deductibles or copayments and other increasing medical costs not covered by your employer-sponsored insurance plan.

If you decide that the coverage offered through your employer-sponsored group plan does not adequately fill your personal needs, you should contact an independent agent or carrier.