

3 or 6 Months Benefit Periods

Accident & Sickness Coverage

Pay Benefits Directly to Member Unless Otherwise Chosen

Portable and Guaranteed Renewable to Age 65

## **Short-Term Disability**

Nearly 60% of injuries happen off the job, which means they are not covered by Workers' Compensation.<sup>2</sup> As health care costs continue to rise, the value of supplemental insurance coverage becomes more apparent. Short-Term Disability can help protect your assets when an accident or illness leaves you disabled. When you are unable to work, Short-Term Disability provides benefits that can help pay bills for housing costs, food, car payments, or additional expenses.

<sup>2</sup> Source: National Safety Council, Injury Facts, 2002 Edition.

## BENEFIT

Elimination Period: 0-120 Days

Benefit Period: 3 or 6 months

## PLAN FEATURES

- Coverage for disabilities occurred "off the job"
- Normal pregnancy covered as any other illness
- Partial disability benefit included
- Pays monthly to the insured