

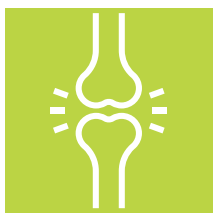
Short-Term Disability

Short-term disability is an income replacement benefit employers may offer that provides a percentage of pre-disability earnings when employees are out of work on a disability claim. It typically covers off-the-job accidents and illness claims that workers' compensation does not cover.

TOP CAUSES OF SHORT-TERM DISABILITY



Pregnancy



Musculoskeletal
Disorders



Injuries



Mental Health
Issues



Digestive
Disorders

DID YOU KNOW?

- Missing work due to medical issues is the **second-leading cause** of personal bankruptcies in the U.S.
- **One in four workers** will experience an accident or illness during their lifetime that will keep them out of work for at least one year.

THE IMPORTANCE OF SHORT-TERM DISABILITY

Accidents Happen!

Most work absences are caused by illness or injury. How would you cover your bills if you suddenly became unable to work due to an accident or illness? Short-term disability will help decrease concerns around finances.

Considering Coverage?

Many companies provide short-term disability insurance. Typically, the cost of disability insurance ranges from only 1% to 3% of your salary and covers between 60% to 80% of your income depending on your plan. In this case, the reward of insurance outweighs the risk of injury. Ask your employer about disability insurance options available to you today.