

DISABILITY INSURANCE



Short Term Disability (STD) VS Long Term Disability (LTD)

Short Term Disability

If a covered illness or injury keeps you from working, STD can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 12 weeks.

Covers

Employee only - non pre-existing conditions

- Normal Pregnancy
- Injuries (excluding back)
- Joint Disorders
- Cancer
- Digestive Disorders
- ...much more

Pay

Through payroll deductions. Benefit covers up to 60% of your weekly income, up to a maximum benefit of \$1,000 per week. The weekly benefit may be reduced or offset by other sources of income.

Long Term Disability

This coverage can pay a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

Covers

Employee only - non pre-existing conditions

- Cancer
- Injuries
- Joint Disorders
- Cardiovascular
- Back Disorders
- ...much more

Pay

Through payroll deductions. Benefit covers up to 60% of your monthly income. The monthly benefit may be reduced or offset by other sources of income.