

## SHORT-TERM DISABILITY



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### WHAT IS IT?

On or off the job, anyone can become disabled. A back injury, pregnancy, or serious illness can mean months without a paycheck. But if you have Short-term Disability insurance, you can have:

- A percentage of your income every week, depending on how much protection you have.
- A way to help pay the bills without relying on loans or financial support from friends and family.
- Affordable group rates through your employer, with convenient payroll deduction.
- The support you may need to help you get back on your feet and back to work safely.

### HOW IS IT DIFFERENT?

Keep in mind that Short-term Disability is designed to help protect your income. Then consider these facts:

- Health insurance only covers medical bills. It won't pay for groceries or monthly living expenses.
- Workers' Compensation kicks in only in the event of a work-related accident or injury.
- Just over one in four of today's 20-year-olds will become disabled before they retire.<sup>1</sup>

*continued*





### CASE ILLUSTRATION: BACK TO NORMAL<sup>3</sup>

Darly had suffered from back problems ever since she was a gymnast in high school. But this time was the worst. A herniated disk was her doctor's diagnosis. The pain and numbness in her legs were agonizing. On some days, she couldn't feel or move her right foot, and barely made it down the stairs. Weeks away from her job as a nurse turned into months after a back operation. Without Short-term Disability insurance, she would have had to borrow money from her parents. But Short-term Disability insurance helped her pay the rent and buy groceries. She even used it to pay for day care for her son. Short-term Disability insurance took the pressure off so she could get back to normal. And, in time, back to work.

### WHY DO I NEED IT?

Every second, a disabling injury changes someone's life.<sup>2</sup> Accidents are not the only cause of a disability. Back pain, heart disease and other illnesses are some reasons for long-term absences, and can happen to anyone.

Whatever the cause, a disability can mean months out of work, without a paycheck. But with Short-term Disability insurance, you can help protect your income and continue to provide for yourself and your loved ones.

### **Even if you can't work, you still need to pay the bills.**

Your paycheck, as well as your ability to earn one, is your lifeline.

Minus a steady income, you could risk getting behind on bills like the rent, mortgage, car payment, tuition and utilities, just to name a few.

But Short-term Disability benefits help you pay for daily necessities while staying current with all you've worked hard for.

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<sup>1</sup> Social Security Basic Facts 2014. Viewed on 6/11/2015. Available at <http://www.ssa.gov/news/press/basicfact.html>

<sup>2</sup> National Safety Council®, Injury Facts®, 2014 Ed

<sup>3</sup> This case illustration is fictitious and for illustrative purposes only.

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