

# DISABILITY COVERAGE

## SHORT-TERM DISABILITY COVERAGE

Weekly Benefit	Replaces up to <b>60%</b> of your weekly base pay
Maximum Benefit	<b>\$500</b> per week
Maximum Benefit Duration	<b>13 weeks</b>
Elimination Period	After <b>1st day</b> of accident/ <b>15th day</b> of illness
<b>SAMPLE PREMIUM</b> for 35 year old with \$400 weekly income.	<b>SAMPLE MONTHLY PREMIUM</b> \$3.46 with \$240 weekly benefit for up to 13 weeks.

### HOW SHORT-TERM DISABILITY COVERAGE WORKS:

Beth enrolled in short-term disability coverage when she was hired as a full-time employee. She recently learned she has a health condition that will prevent her from working for 8 weeks.

Her policy has a maximum benefit of 60% of pay, up to \$500 a week, and a maximum benefit duration of 13 weeks. She can receive benefits after the 15-day elimination period and will continue up to 13 weeks,

Short-term disability is intended to protect your income for a short duration in case you become ill or injured.



#### DID YOU KNOW?

- 64% of workers underestimate their chance of experiencing a disability<sup>1</sup>.

<sup>1</sup> CDA Disability Divide proprietary research, March 2010, <http://www.disabilitycan-happen.org/research/consumer>