Company-Paid Disability Insurance

Short-Term Disability (STD) Insurance

Expect the unexpected

Most people underestimate the likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.

STD Benefits

Short-term disability (STD) insurance replaces part of your income for limited duration issues such as:

- Pregnancy issues and childbirth recovery
- Prolonged illness or injury
- Surgery and recovery time

STD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, Social Security, or state disability.

your employer pays the cost of this coverage.

Amount	60% of earnings, up to a weekly maximum of $1,000
Begins	after 14 days of disability due to accident, sickness, or maternity.
Duration	11 weeks
Pre-Existing Conditions	No waiting period.

Guardian®

Long-Term Disability (LTD) Insurance

LTD Benefits

Long-term disability (LTD) insurance replaces part of your income for longer term issues such as: Debilitating illness (cancer, heart disease, etc.), heart attack, stroke, serious injuries (accident, etc.), and mental disorders

If you qualify, LTD benefits begin after short-term disability benefits end. Payments may be reduced by state, federal, or private disability benefits you receive while disabled.

your employer pays the cost of this coverage.

Amount	60% of earnings, up to a monthly maximum of $15,000.
Begins	after 90 days of disability due to accident, sickness, or maternity.
Duration	Social Security Normal retirement Age
Pre-Existing Conditions	3/12: Pre-existing conditions apply for 3-months prior, and that condition is ineligible until you have been covered by the plan for at least 12 months.