

ONE DAY IS TODAY!®

Is short-term disability insurance right for you?

Edgecombe Community College is offering you the option to purchase short-term disability insurance from a OneAmerica® company. Is short-term disability insurance suitable for you? Keep reading to find out.

1. What is short-term disability insurance?

Short-term disability (STD) insurance helps protect your biggest asset – your income. If you get hurt or sick and can't work, short-term disability insurance keeps a portion of your paycheck coming so you can still cover your expenses. You'll receive weekly payments after the [0 to 30-day injury/7 to 30-day sickness] waiting period ends.

2. What does it cover?

Less than 5 percent of disabling accidents and illnesses are work related, which means Worker's Compensation won't cover them.* You may be eligible for Social Security Disability Insurance, but in 2012, 65 percent of initial claims were denied.** With short-term disability insurance, you're protected 24/7. To help get you back to work, you may be able to attend a work rehabilitation program and get help modifying your workplace to make it easier to do your job.

3. Why should I buy it?

There are many reasons to buy short-term disability insurance. Perhaps the most important reason is peace of mind. The odds of someone who enters the workforce today being disabled for three months or more during their career are about 25 percent.*** If you were to suffer a critical illness or injury and need to be out of work for a long period of time, could you pay your bills?

4. How much does it cost?

It depends on your age. To give you an idea about costs, we've included sample premiums for three ages in the table below. Your pricing will be available at the benefits enrollment and education meeting.



Note: Pierce Insurance Agency, Inc. is not an affiliate of the companies of OneAmerica and is not a OneAmerica company.

Stay tuned for more information about how you can enroll for this valuable benefit.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state.

*These rates are not guaranteed. These rates may change on an annual basis per the terms of the policy. AUL can change the group's rates.

* Council for Disability Awareness, Long-Term Disability Claims Review, 2012

** U.S. Social Security Administration, Disabled Worker Beneficiary Data, December 2012

*** U.S. Social Security Administration, Fact Sheet February 7, 2013



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Age	Weekly premium rate per \$100 of monthly benefit
[25]	[\$.860]*
[35]	[\$.690]*
[45]	[\$.630]*

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5. How do I purchase it?

Select the benefit during the enrollment process. Your premiums will be automatically deducted from your paycheck.