



Disability



Disability Income Plus

Disability Income Plus is a disability income insurance plan designed to help supplement lost wages due to a covered injury or illness.

When an accident or illness leaves you disabled, Disability Income Plus can help. It provides a monthly benefit while you are no longer able to work - helping you: pay bills; cover mortgage/rent; purchase food; make car payments; or pay outstanding medical costs. Benefits begin the first day after the waiting period and are payable through the duration of your benefit period, or until you recover.

Here are Some Details:

- Benefits are paid for up to 12 months per disability
- You can protect as much as 60% of your pay to a maximum of \$5,000 per month
- Elimination Period Options:
 - 0 day accident/7 day sickness; or
 - 14 day accident/14 day sickness
- 12/12 month Pre-existing condition limitation
- Pregnancy treated as any other sickness

Did You Know?

28% of adults in the United States have no emergency savings.*

1 in 3 Americans ages 35-65 will suffer a disability lasting at least 90 days during their working careers.**

**An Extra Layer
of Security to
Help
Supplement Lost
Wages.**

Embedded Benefits:

Waiver of Premium	Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.
Partial Disability	Pays 50% of the total benefit when employee cannot perform 20% to 80% of his or her normal work schedule for up to six consecutive months.
Recurrent Disability	If employee becomes disabled again within 180 days of returning to work, the elimination period is waived, and benefits are immediately available for up to the remaining benefit from the previous disability.

*Source: <https://www.bankrate.com/banking/savings/financial-security-june-2019/>

** https://www.affordableinsuranceprotection.com/disability_facts#:~:text=A%2035%2Dyer%2Dold%20has,for%20five%20years%20or%20longer