

DISABILITY COVERAGE

If you're like most people, every paycheck counts. What would happen to your bills, your savings and your lifestyle if you couldn't work?

"Disability" does not always mean a serious handicap. In reality, it can be as simple as an illness or injury that prevents you from earning a living.

Disability coverage pays a portion of your paycheck when you can't earn it yourself because of an unexpected, covered illness or injury.

**2/3 of Americans
live paycheck
to paycheck.**

American Payroll Association, "Getting Paid in America Survey." 2014.

Additional Protection for you in times of need

Disability insurance will help you take care of the same things you depend on your paycheck for, such as:

- › Planned expenses (groceries, mortgage, utilities)
- › Unplanned expenses (medical bills, home repairs)

Disability coverage helps to protect you and your family when you are injured or sick. The payment comes directly to you¹ and can be spent any way you like.

Benefits your way:

- › We offer a variety of options that let you custom design a plan to meet your specific needs, goals and budget.
- › You can choose the monthly benefit amount you want and when you want benefit payments to begin. You may even be able to choose how long you want benefit payments to continue.

How to Apply

Refer to any enrollment materials that may be provided or contact your benefits administrator for more information on how to apply for coverage.

