

Disability Insurance:

Short-Term Disability

DID YOU KNOW?



75% of disabling injuries happen to employees off the job?

Short-term disability (STD) insurance provides income protection if you're unable to work due to non-work-related injury or illness.

HOW LONG DOES IT LAST?

Typically, coverage begins 1-15 days after the disabling event and can continue for up to 10-26 weeks, but lengths can vary by plan. After this time, long-term disability coverage will usually take effect.

WHAT EVENTS TRIGGER COVERAGE?

Short-term disability coverage can be used for both illness and injury, so long as you're unable to work. Some common reasons employees take STD leave include:



PREGNANCY



INJURY



ILLNESS

Qualified STD events may vary depending on your plan and some illnesses and injuries, like pre-existing conditions and work-related injuries are not covered by STD plans.