

SHORT TERM DISABILITY INSURANCE



Short Term Disability insurance — financial security that's desirable

Live life. You're covered.®

Being off work due to accidents, injuries, and illnesses isn't convenient. Or, you may need to be out to have a baby. The bills don't stop just because you can't work.

USABLE Life's Short Term Disability insurance pays a portion of your wages while you work to get well. Your benefits continue until you are no longer disabled or until you reach the end of the maximum benefit period.

Benefits are paid directly to you, so you can use the money for whatever you need — from medical expenses to groceries; the choice is yours.

When you buy short term disability insurance through your employer, you tap into the power of group purchasing at more affordable rates.

You count on your paycheck. From surgeries to joint issues, cancer and other illnesses, the need for short-term financial protection when you are unable to work is more common than many people realize. When you become eligible for benefits, USABLE Life has a team ready to help every step of the way. More than 95% of complete claims are decisioned and/or paid within five business days.*

Talk to a Human Resources representative about your upcoming benefits enrollment.

PRODUCT HIGHLIGHTS

- *Income protection*
- *Weekly benefits*
- *Paid directly to you*
- *Fast claims approval*

This document provides a brief description of USABLE Life's Short Term Disability insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

*Completed claim means USABLE Life has all the information necessary to pay the claimant.

USABLE LifeSM and Live life. You're covered.® are used with the consent of USABLE Mutual Insurance Company.

© 2023 Life & Specialty Ventures, L.L.C. All rights reserved.

INTENDED FOR EMPLOYEE USE

