

## SHORT TERM DISABILITY INSURANCE



## Short Term Disability insurance — financial security that's desirable

### Live life. You're covered.®

For over 40 years, USABLE Life has been a trusted name among elite carriers in life insurance. Our financial strength and stability provides you with the security you need in an insurance partner. We offer the advanced expertise and capabilities of a major carrier without treating you like just another number.

We work hard to deliver the highest quality of financial security to our customers when they need it the most and can be relied upon to pay claims quickly and accurately. It is our top priority to make a meaningful difference and provide an exceptional customer experience for you and your employees.

### You are our priority

When employees can't work, it puts pressure on everyone. Short Term Disability insurance helps them continue to meet financial obligations when they're out of work due to a covered condition.

### Flexible plan designs

No two companies are alike; neither are employees. USABLE Life offers the protection you want for the company you're running and the lives your employees are living.

With USABLE Life's flexible contribution options, you can offer employees tailored financial security. You can provide a set level of coverage at no cost to employees and give them the opportunity to obtain more coverage based on individual needs.

### PRODUCT HIGHLIGHTS

- *Return to work*
- *Express claim payment option*
- *Employee Assistance Program (EAP)<sup>1</sup>*





## Return to work

You want your employees to return to work as soon as possible. Employees may receive up to 100% of pre-disability earnings for a limited time if they return to work while partially disabled.

## Express claim payment

Under this option, employees may receive their benefit in a lump sum based on medical duration guidelines rather than weekly benefit payments.<sup>2</sup>

## Fast and accurate claim payments

USABLE Life puts your people first and understands that employees count on their paychecks. When an employee becomes disabled, we have a team ready to help every step of the way.

## FICA

USABLE Life's approach means less paperwork and stress for you. For a group electing FICA matching, we will deposit the company's and employees' portion of FICA taxes from taxable benefits paid to claimants and print and email your claimants' W-2 forms.

## Employee Assistance Program (EAP)<sup>1</sup>

This service offers access to thousands of helpful resources for your employees and helps reduce absenteeism and enhance employee productivity. Group disability customers have the option of offering online service or an enhanced plan that offers face-to-face counseling.

### EAP Online plan includes:

- *More than 10,000 resources available*
- *Will prep toolkit*
- *Sample legal documents*
- *Elder care and child care resources*
- *Chat online with experts to point you in the right direction*

### EAP Enhanced plan includes the above benefits plus:

- *Short-term counseling — options for up to four or six visits*
- *BetterHelp Online Therapy*
- *Work-life services*
- *Legal and financial services*
- *Manager/supervisor/HR phone consultation*
- *Formal management referrals*

## Contact your USABLE Life representative today!

*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 certificate carefully.*

<sup>1</sup>USABLE Life has contracted with an independent company, New Directions Behavioral Health, to offer Employee Assistance Program services.

<sup>2</sup>If the employee is medically disabled beyond the established medical duration guidelines, the employee can provide USABLE Life with additional medical and physician information regarding the disability. Once approved, weekly payments will begin.

USABLE Life<sup>SM</sup> and Live life. You're covered.<sup>®</sup> are used with the consent of USABLE Mutual Insurance Company.

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23L-USAL-0210



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