

# Short-Term Disability

Paycheck Protection- Insurance for your paycheck



**Do you depend on your paycheck to sustain your lifestyle? How long could you go without one? Here is your affordable back up plan.**

## Covers:

- ~ Provides a monthly income benefit for missing work due to Sickness, Injury, Surgery, or Maternity
- ~ Pays on top of sick days so employee can cover medical expenses and any new expenses that factor into the unexpected health event
- ~ Benefits range from \$500 - \$6000 as a monthly income benefit

Below are examples of a 6 month per claim benefit with a 0/7 (accident/ illness) elimination period

Annual Income		\$25,000	\$25,000	\$25,000	\$26,000	\$30,000	\$34,000	\$34,000	\$34,000	\$35,000	\$37,000
Benefit Period	Age	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400
6 MONTHS	18-49	\$4.80	\$5.76	\$6.72	\$7.68	\$8.64	\$9.60	\$10.56	\$11.52	\$12.48	\$13.44
	50-64	\$5.25	\$6.30	\$7.35	\$8.40	\$9.45	\$10.50	\$11.55	\$12.60	\$13.65	\$14.70
	65-74	\$6.60	\$7.92	\$9.24	\$10.56	\$11.88	\$13.20	\$14.52	\$15.84	\$17.16	\$18.48

Annual Income		\$40,000	\$43,000	\$46,000	\$49,000	\$52,000	\$55,000	\$58,000	\$61,000	\$64,000	\$67,000
Benefit Period	Age	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200	\$2,300	\$2,400
6 MONTHS	18-49	\$14.40	\$15.36	\$16.32	\$17.28	\$18.24	\$19.20	\$20.16	\$21.12	\$22.08	\$23.04
	50-64	\$15.75	\$16.80	\$17.85	\$18.90	\$19.95	\$21.00	\$22.05	\$23.10	\$24.15	\$25.20
	65-74	\$19.80	\$21.12	\$22.44	\$23.76	\$25.08	\$26.40	\$27.72	\$29.04	\$30.36	\$31.68

Annual Income		\$70,000	\$73,000	\$76,000	\$79,000	\$80,000	\$83,000	\$86,000	\$92,000	\$99,000	\$102,000
Benefit Period	Age	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400
6 MONTHS	18-49	\$24.00	\$24.96	\$25.92	\$26.88	\$27.84	\$28.80	\$29.76	\$30.72	\$31.68	\$32.64
	50-64	\$26.25	\$27.30	\$28.35	\$29.40	\$30.45	\$31.50	\$32.55	\$33.60	\$34.65	\$35.70
	65-74	\$33.00	\$34.32	\$35.64	\$36.96	\$38.28	\$39.60	\$40.92	\$42.24	\$43.56	\$44.88

Annual Income		\$105,000	\$108,000	\$111,000	\$115,000	\$118,000	\$122,000	\$126,000	\$130,000	\$135,000	\$139,000
Benefit Period	Age	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200	\$4,300	\$4,400
6 MONTHS	18-49	\$33.60	\$34.56	\$35.52	\$36.48	\$37.44	\$38.40	\$39.36	\$40.32	\$41.28	\$42.24
	50-64	\$36.75	\$37.80	\$38.85	\$39.90	\$40.95	\$42.00	\$43.05	\$44.10	\$45.15	\$46.20
	65-74	\$46.20	\$47.52	\$48.84	\$50.16	\$51.48	\$52.80	\$54.12	\$55.44	\$56.76	\$58.08

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