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## Short-Term Disability: Helping employees pay bills



**4X**

At age 30, a woman is four times more likely to become disabled than to die.<sup>2</sup>

**71%** of Americans live from paycheck to paycheck.<sup>3</sup>



**7X**

At age 30, a man is seven times more likely to become disabled than to die.<sup>2</sup>

In 2008, only 24 percent of smaller companies' full-time employees had access to short-term disability (STD) coverage in the workplace.<sup>1</sup> With so many employees living paycheck to paycheck this is a major concern for employers. Our Short-Term Disability (STD) product can offer needed coverage to employees for disabilities that occur off-the-job at prices generally more affordable than they may be able to receive on their own.

### Standard STD Plan Features:

- Rapid claim response and timely claim payment
- Strong contract provisions
- Return-to-work and quality of care focus

Our Small Business Sales Center (SBSC) focuses on providing your small business customers with attractive benefits at affordable prices.

### We offer our small business customers:

- Simplified claim services
- Customized plans to meet the needs of small businesses from two to fifteen employees
- Online services at no additional charge for ease of benefits administration

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company. Insurance policies and products contain limitations, exclusions, reductions and restrictions. Issued contracts determine all plan features and benefits. Contact Assurant Employee Benefits for costs and complete details.

*Small Business Sales Center*

The following flexible STD plan options are available:

Benefit Amount	60% of covered earnings up to \$1,500 weekly
Date Benefits Begin	Accident: 1st, 8th, or 15th day Sickness: 8th or 15th day
Benefit Duration	13, 26 or 52 weeks
Definition of Disability	Regular job
Pre-existing Conditions	6/6/12 standard with state variations
Benefit Integration	Full Family Direct
Quality of Care Benefit	Included
Managed Rehabilitation	Yes
Non-Occupational Coverage	Yes

In addition to great plans, we offer dedicated disability claims teams committed specifically to working with small business owners. Our Disability Claim Team is comprised of Disability Claims Professionals (DCP™) who partner with in-house Vocational Counselors, Accommodations Specialists, physician consultants and nurses to provide specialized services for your clients.

We work with small businesses to lessen the impact on the business when a valued employee is out due to a disability, by helping the employee return to work as soon as possible. Our goal is to help your customers keep their businesses running smoothly.

<sup>1</sup>National Compensation Survey: Employee Benefits in Private Industry in the United States, 2008, U.S. Department of Labor

<sup>2</sup>JHA Disability Fact Book, Fourth Edition, 2006

<sup>3</sup>American Payroll Association, "Getting Paid in America" Survey, 2008

Plans are not available in all states.



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