



GROUP LONG TERM DISABILITY INSURANCE FOR EXCLUDED EMPLOYEES

Is Your Income Protected?



Disability insurance pays you part of your income if you can't work due to a qualifying disability.

Think about your ongoing expenses and how much income you'll need to maintain your lifestyle if you can't work.

You can purchase coverage or increase existing coverage now to protect more of your paycheck.

Enroll to receive a replacement of 55% or 65% of your monthly income when you can't work because of a qualifying disability, including an injury, physical disease, pregnancy or mental health issue.

What's at stake?

- 1 in 4 20-year-olds will become disabled before reaching age 67.*
- Disabilities can be caused by accidents but also by illnesses such as cancer and heart disease.

How many paychecks could you miss?

Disability insurance can help you pay for daily living expenses and things like:



Housing Costs



Car Insurance



Groceries



Child Care

Help protect your income and your lifestyle.

It can be easy with premiums deducted from your paycheck. Simply apply to purchase or increase Group Long Term Disability Insurance (LTD) from The Standard[‡] during open enrollment.

ENROLL SOON

- Enrollment begins Monday, September 16
- and ends Friday, October 11.



QUESTIONS?

For benefit questions or help during the enrollment process, call The Standard at 971.321.8150 or 888.641.7193.

ESTIMATE YOUR NEEDS

- Visit standard.com/mybenefits/california to use our online calculator or scan the QR code below.



Scan the QR code with your mobile device for more information about Group Long Term Disability Insurance from The Standard.

* Social Security Basic Facts, 2022

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‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.