



GROUP LONG TERM DISABILITY INSURANCE

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 percent 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 from Standard Insurance Company (The Standard) during open enrollment.

ENROLL SOON

- Enrollment begins Monday, September 21 and ends
- Friday, October 16.



QUESTIONS?

- For benefit questions or help during your enrollment process, call
- The Standard at 888.641.7193.

WANT MORE DETAILS?

- Check out your Group Long Term Disability Insurance booklet and enroll at standard.com/mybenefits/california.



Use our online calculator at standard.com/mybenefits/california/needs.html.

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



Standard Insurance Company | standard.com | 1100 SW Sixth Avenue, Portland, OR 97204

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. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.