



Protecting Your Income

Group Short Term Disability Insurance



What happens to your income if an injury or illness keeps you from working?

Group Short Term Disability insurance from Standard Insurance Company (The Standard[‡]) can replace part of your paycheck if you're disabled and can't work for a short time.

What It Does

- Replaces a portion of your pay when you miss work because of a covered disability
- Pays you directly to help cover costs during recovery, like housing, food and child care
- Can continue partial benefit payments after you return to work
- Can resume paying benefits with no waiting period, if your disability returns within a specified amount of time

How It Can Help

Examples of how a Short Term Disability plan can help protect a person's income¹

Pregnancy	Back Surgery
1 Emma gives birth.	1 Robert has back surgery.
2 She missed six weeks of work to recover from her pregnancy, which also allowed her to be with her baby.	2 He can't work for several months.
3 Her paychecks stop, but there are still expenses related to having a newborn.	3 His income stops but his mortgage, child care and other bills keep coming.
4 Short Term Disability coverage pays part of her wages during this time, which helps Emma take care of her new family member.	4 Short Term Disability coverage pays part of his earnings while he's disabled, helping him keep his finances on track.

52% of Americans are financially unprepared for a period of disability²

Take a step toward protecting your income.

Contact your human resources representative to learn how to apply for Short Term Disability insurance.

¹ Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

² U.S. Federal Reserve Board, Report on the Economic Well-being of U.S. Households in 2016, May 2017.

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