



# Protecting Your Lifestyle

Group Long Term Disability Insurance



## How long could you go without a paycheck if an injury or illness kept you from working?

Group Long Term Disability insurance from Standard Insurance Company (The Standard<sup>‡</sup>) can replace part of your paycheck if you're disabled and can't work for an extended period of time. That could be a few months to several years.

### What It Does

- Replaces a portion of your pay when you miss work because of a covered disability
- Pays you directly to help you protect your lifestyle and savings
- 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 Long Term Disability insurance can help protect a person's income<sup>1</sup>

Cancer	Car Accident
<ol style="list-style-type: none"> <li>1 Bella had a heart condition, then was diagnosed with cancer.</li> </ol>	<ol style="list-style-type: none"> <li>1 A severe car accident left Carl with back injuries and unable to work for several months.</li> </ol>
<ol style="list-style-type: none"> <li>2 Chemotherapy left her too drained to work her construction job — and facing extra expenses such as co-pays and in-home care.</li> </ol>	<ol style="list-style-type: none"> <li>2 His <b>Long Term Disability</b> plan replaced part of his paycheck. That helped him pay for his rent, groceries, kids' birthday presents and other expenses.</li> </ol>
<ol style="list-style-type: none"> <li>3 <b>Long Term Disability</b> coverage kept part of her pay coming in — and her retirement savings intact.</li> </ol>	<ol style="list-style-type: none"> <li>3 Carl's insurance also paid for an adjustable desk and chair that helped him work part-time while recovering. He received partial LTD benefits until he could work full-time.</li> </ol>

**25%** of today's **20-year-olds** will become disabled during their career<sup>2</sup>

## Work with us to protect your lifestyle.

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

<sup>1</sup> 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.

<sup>2</sup> U.S. Social Security Administration, Facts. <https://www.ssa.gov/disabilityfacts/facts.html>. Accessed June 2nd, 2017

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<sup>‡</sup> 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.