



# Employee Benefits

## Group Long Term Disability and Short Term Disability Insurance

Chances are you already purchase home, auto and life insurance to protect yourself and your family against the threat of loss. And you probably have health insurance to guard against costly medical bills.

So what steps have you taken to help shield yourself and your loved ones from an unexpected loss of income? Would you be able to meet your financial obligations if you became disabled and unable to work?

Long Term Disability and Short Term Disability insurance from Standard Insurance Company is designed to pay a benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need.

### The Risk of Disability

The risk of disability may be greater than you think. Recent statistics have shown:

- Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.<sup>1</sup>
- Less than 5 percent of disabling accidents and illnesses are work related. The other 95 percent are not, meaning Workers' Compensation doesn't cover them.<sup>2</sup>
- Can your family live on \$1,146 a month? That's the average monthly benefit paid by Social Security Disability Insurance (SSDI) in 2014.<sup>1</sup>
- The leading causes of new disability insurance claims in 2012 were musculoskeletal/connective tissue disorders, cancer, injuries and poisoning, mental disorders, and cardiovascular/circulatory disorders.<sup>2</sup>

**See the reverse for a tool to help assess your disability income protection.**



Help protect your income with group Long Term Disability and Short Term Disability insurance from The Standard. Contact your human resources representative for more information about group Long Term and Short Term Disability insurance.

**Standard Insurance Company**

**The Standard Life Insurance Company of New York**

**standard.com**

In states other than NY: GP190-LTD/S399, GP899-LTD, GP399-LTD/TRUST, GP399-STD, GP399-STD/TRUST, GP899-STD, GP309-STD, GP209-STD, GP399-STD/ASSOC

In NY: GPNY0500-LTD, GPNY0500STD

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<sup>1</sup> U.S. Social Security Administration, Basic Facts, April 4, 2014

<sup>2</sup> Council for Disability Awareness, Long-Term Disability Claims Review, 2013

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company, 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, New York.

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## Planning for the Unexpected

To help determine your need for disability income protection, complete the worksheet below. Fill in amounts for your monthly expenses and income, then compare the two.

### Monthly Expenses

Food	\$
Mortgage/Rent	\$
Childcare/Education	\$
Utilities (electricity, gas, cable, phone, etc.)	\$
Clothing	\$
Debts (credit cards, student and auto loans, etc.)	\$
Insurance (health, life, auto, home, etc.)	\$
Taxes	\$
Other Expenses	\$
Total Monthly Expenses	\$

### Monthly Income

Take-home Pay	\$
Spouse Income	\$
Other Income	\$
Total Monthly Income	\$

### Count On The Standard

Your employer has chosen The Standard to provide group Voluntary Disability coverage to eligible employees. The Standard delivers value in employee benefits through well-designed products and the promise of exceptional service.

Just as others count on you, you can count on The Standard to offer disability insurance for your time of need. Talk with your employer's human resources representative for more information about group Voluntary Disability insurance from The Standard.

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This group disability insurance policy has exclusions, limitations and terms under which it may be continued in force or discontinued. For more details about the available coverage, contact your human resources representative.