

UNDERSTANDING Short-term Disability Insurance



DID YOU KNOW

75 percent of disabling injuries happen to employees off the job? What would you do if your income was eliminated for a month? What about longer?

Short-term disability (STD) insurance provides income protection if you're unable to work.

HOW LONG DOES IT LAST?

Typically, coverage begins one to **15 days** after the disabling event and continues for **about 10 to 26 weeks**, but lengths can vary by plan. After this time, long-term disability coverage typically takes effect.



WHAT EVENTS TRIGGER COVERAGE?

STD coverage can be used for illness or injury—whichever prevents you from working. Some common reasons employees take STD leave include the following:



Pregnancy



Injury



Illness

However, qualified STD events may vary depending on your plan.