

# Disability Insurance | 2023



## WHY DISABILITY INSURANCE

### SHORT-TERM DISABILITY

Even a short illness or injury could seriously impact your paycheck. Sick time will get you by while it lasts, but what happens when your sick days run out? A short-term disability policy provides you with cash benefits when you need it.

### LONG-TERM DISABILITY

Most people don't think twice about insuring their home, automobile or health. However, many people don't recognize just how important it is to insure their income.

## DISABILITY INSURANCE TERMS

**ELIMINATION PERIOD** is the number of days that must pass between your first day of covered disability and the day you can begin to receive benefits.

**DURATION** is the length of time you can receive benefits while you are sick or disabled.

**SSNRA** means Social Security Normal Retirement Age

### SHORT TERM DISABILITY

This coverage is **non-contributory plan** which means you are required to enroll in the benefit and USUI pays 100% of the cost.

Weekly Benefit	60% of weekly salary
Maximum Weekly Benefit	\$750
Elimination Period	Accident 0 days / Illness 7 days
Benefit Duration	13 weeks

### LONG TERM DISABILITY

This coverage is **non-contributory plan** which means you are required to enroll in the benefit and USUI pays 100% of the cost.

Monthly Benefit	60% of total monthly salary
Maximum Monthly Benefit	\$5,000
Elimination Period	90 days
Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Own Occupation Period	24 months