

# 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.