



Disability INCOME INSURANCE



If you own a small business, group disability insurance can be an essential benefit to protect your employees' income, **help you to attract and retain valuable employees**, and offer some beneficial tax benefits in return.

SHORT-TERM

14 day waiting period

Typically 50-60%
income replacement

Benefits pay for
up to 11 weeks

Commonly covers:
childbirth, accidents
and illnesses

LONG-TERM

90 day waiting period
or end of STD
Max benefit period

Typically 60%
income replacement

Benefits pay until
National Social
Security Retirement Age

Commonly covers:
ongoing disorders,
illnesses, and injuries

About **one out of 20** of today's workers will become disabled before they retire.

72 percent of American employees live from paycheck to paycheck, with no financial cushion.

At least 51 million working adults in the United States are without disability insurance other than the basic coverage available through Social Security.

*Illustrations based on actual plan values, offered by Decisely

¹ Social Security Administration, "The Faces and Facts of Disability/Facts."

- ✓ **NO MEDICAL QUESTIONS - GUARANTEED COVERAGE**
- ✓ **INCREASE THE VALUE OF YOUR BENEFITS PACKAGE AT LITTLE OR NO COST TO YOUR BOTTOM LINE**
- ✓ **OFFER AS AN EMPLOYER-PAID BENEFIT OR AS A VOLUNTARY BENEFIT**

Learn How to Enhance Your Benefit Package At No Cost To You!

Plans vary by **state**. Please talk with your Decisely account manager to confirm offering.