



## SHORT TERM DISABILITY COVERAGE

*Helps employees financially if they can't work.*

Whether a new baby or something less joyful keeps employees away from work, it's comforting to know their finances won't be sidelined too. Help protect their paychecks by offering employer-paid or voluntary Short Term Disability Coverage.

 **LifeMap**<sup>®</sup>  
Insurance for every step of life.



# SHORT TERM DISABILITY COVERAGE

Injury and chronic illness can strike your employees at any time, resulting in disabilities that may limit them on the job or keep them off the clock entirely. Short Term Disability Coverage lets employees focus on getting back on their feet without worrying about finances and emergency treatment.

## HOW IT WORKS

If an employee becomes disabled from a covered injury or illness, Short Term Disability Coverage can help bridge the gap.

**1**

### • What's your budget?

If the coverage will be employer-paid, tell us how much you want to spend. Or you can make it a voluntary benefit.

**2**

### • How do you want to structure your plan?

You can provide employees with a flat benefit amount or a percentage of their paychecks.

**3**

### • Any add-ons?

Your group may be eligible to add FMLA, ADA and other types of leave administration from FMLASource® to your package.

## WHY IT MATTERS

Studies show that three in 10 employees entering the workforce today will become disabled at some point in their careers.<sup>1</sup> And many disabling injuries are not covered by workers' compensation. Without income coming in, it's tough to cover everyday expenses. Short Term Disability Coverage can help with the grocery bills and other essentials.

### Protects your employees when they need it most

Give your employees time to heal without worrying about falling behind financially.

### Lowers operational costs and the risk of errors

Add FMLA administration to your package and leave the complexity of state laws and absence coordination to us. LifeMap offers FMLA, ADA and other types of leave administration as a buy-up option through FMLASource. Sign up and you'll enjoy:

- Lower administrative costs and improved efficiency
- Assured compliance with state and federal FMLA regulations
- Reduced abuse of the FMLA benefit
- Consistent application of FMLA policies—a key requirement under the law
- ADA leave review and administrative services fully integrated with FMLA processes and tools

**Talk to us today about Short Term Disability Coverage from LifeMap Assurance Company®.**

• **LifeMapCo.com**  
**1 (800) 794-5390**

<sup>1</sup>Social Security Administration Fact Sheet, 2013.

This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for educational purposes only. For a copy of the full policy including all covered benefits, exclusions and limitations, please contact LifeMap.

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