

# Disability Products Offered By



## *Weekly Disability Income*

This coverage is available for full-time active employees. Weekly Income is payable to individuals disabled as the result of sickness or non-occupational accident. Amounts of coverage may vary by class of employee. Benefits can be as high as 70% of base pay. Benefit payment periods of 13, 26, 52 or 104 weeks are generally available. Benefits commence after the waiting period chosen by the employer. Common waiting periods are:

<i>Accident</i>	<i>Sickness</i>
0 days	0 days if hospital confined; otherwise, 7 days
7 days	7 days
30 days	30 days

Other waiting periods are can be quoted on request.

## *Long-Term Disability*

This coverage pays a percentage of salary or a flat dollar amount to individuals who suffer Total and Permanent Disability. Workers' compensation and Social Security usually reduce benefits. Payments commence after a waiting period such as 90, 180 or 365 days. Benefits are normally payable for five years or more.