

# SHAPE THE FUTURE – THEN PROTECT IT

## EDUCATOR DISABILITY INSURANCE

### What Is It?

Your Educator Disability insurance helps to protect your income by providing you with a portion of your paycheck each month, if you become disabled.

- Help to protect your paycheck after a serious accident or illness resulting in a disability.
- Provides professional help for disability-related challenges from legal specialists and financial and therapeutic counselors.
- Is available to you at affordable group rates.

### How Is It Different?

We understand that, as educators, you need a different kind of disability policy. This plan, designed exclusively for the education industry, is a combination of Short- and Long-term Disability insurance. It provides needed coverage with more choices, greater flexibility and protection, all in one seamless plan.

### Why Do I Need It?

#### Help Protect Your Income

Disability insurance is designed to help protect your income. Consider these facts:

- Health insurance only covers medical bills. It won't pay for groceries or living expenses.
- Workers' compensation kicks in only in the event of a work-related accident or injury.

Accidents are not the only cause of disability. Pregnancy, back pain, heart disease and other illnesses – these are only some reasons for long-term absences. Whatever the cause, a disability can mean months out of work, without a paycheck. With Disability insurance, you can help protect your income and continue to provide for yourself and your loved ones.

## FEATURES INCLUDE

### Dedicated Claims Unit

By working exclusively with school districts, our dedicated claims specialists understand the unique needs of educators and deliver best-in-class claims experiences.

### Back to Work with Confidence

This plan supports your effort to return to work as soon as possible. We allow claimants to receive up to 100% of their pre-disability income through a combination of their benefits and earnings for the first 12 months. If a worksite modification will help you to remain at work or return to work, we'll identify what is needed.





## A BOOST TO YOUR BENEFITS

WAIVER OF DISABILITY PREMIUM	FAMILY CARE CREDIT	SURVIVOR INCOME BENEFIT	VALUE-ADDED SERVICES
We could waive your premium payments while you're receiving disability benefits.	While you're in an approved rehabilitation program, this credit helps with day care service expenses for both adult and child dependents.	This benefit pays three times the monthly disability payment to your eligible survivors.	<b>Ability Assist®</b> counseling with emotional, legal and financial issues <sup>1</sup> <b>Travel assistance</b> before and during a trip <b>24/7 ID theft protection</b> while at home and away <sup>2</sup>

## CLAIMS EXCELLENCE

With our claims customer satisfaction rating averaging 93% or better for the past 10 years, our team is there for you when you need us most.<sup>3</sup>



The efficiency and kindness with which my caseworker handled my claim was superior. It was invaluable to have someone understand and sympathize with me during my time of need.



Staff was always considerate and compassionate regarding my diagnosis and upcoming surgery and recovery.



Source: 2019 Claimant Loyalty Survey

**FOR MORE INFORMATION** about specialized disability coverage for schools (including eligibility, costs, exclusions, limitations, reduction in benefits, and terms of coverage) and enroll for coverage, please contact your HR/Benefits Administrator.



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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

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<sup>3</sup> Percentage represents unweighted combination of LTD and STD claimant responses of "completely" or "mostly" satisfied. Gfk Claimant Satisfaction Survey, 2009-2019.