

Help protecting your income from a shorter-lasting disability

If an injury or illness puts the brakes on you...it's smart to have a plan in place, so you can keep on rolling.



Protection for your paycheck

There are some things we take for granted, and being able to earn an income is often one of them. Many healthy people don't think about the possibility of becoming disabled and suddenly losing that ability. But we all know life is unpredictable, and disability can be a real risk to your financial security.

Unfortunately, the chances of becoming disabled, at least for a short period, may be higher than you think.

- One in eight workers will be disabled for five years or more during their working careers.¹
- Less than 5% of disabling accidents and illnesses are work-related. The other 95% are not, meaning Workers' Compensation doesn't cover them.²

And many of us could not maintain our current standard of living very long without receiving an income.

- 68% of Americans would find it very difficult or somewhat difficult to meet their current financial obligations if their next paycheck were delayed for one week.³

How can Short Term Disability insurance help?

The Group Short Term Disability (STD) insurance plan available through your workplace, replaces some of your income for a short period when you can't work because of a disability that occurs off-the-job. Birth of a child and pregnancy-related complications are also covered. Insuring your income is one of the cornerstones of providing financial security for yourself and your loved ones. STD benefits can help preserve your lifestyle so you can feel more financially secure and focus on getting better.

1. Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class

2. Council for Disability Awareness, Long-Term Disability Claims Review, 2013

3. American Payroll Association, "Getting Paid in America" Survey, 2012

What do I need to know about my benefits?

You must satisfy your company's eligibility requirements and meet the definition of disability as outlined in your policy to receive benefits.

- There will be an elimination period between the date you become disabled and stop working, and the date benefits begin. During that period, sick leave or paid time off may be available to help provide you with income.
- Once the elimination period is over, a typical plan will provide you with a portion of the income you earned before your disability, up to a maximum weekly benefit.
- The length of time Short Term Disability benefits are paid depends upon your policy.

What should I expect when I file a claim?

Your Case Manager will review the information received from you, your employer, and your medical provider. It's important to get them all the required information as quickly as possible so they can make a decision on your claim. If you are expecting the birth of a child or have a known surgery coming up, you may want to start gathering the information early to file your claim.

A better digital experience

Our online portal puts the right tools at your fingertips to provide information you need, when you need it. You can check the status of your claim, electronically sign forms, and even upload your documents. You'll also have access to communications about your claim. Visit our mobile-optimized site on your smart phone, tablet, or computer at www.zurichna.com/myzurichbenefits

Caring support when you need it

Zurich disability plans include the support and assistance of licensed Masters-level Social Workers called Care Managers, for our members who need it most.

Your plan also includes funeral concierge and planning services. Help is available 24/7; 365 days per year online and by toll free number.

What else do I need to know?

Disability plans have conditions, exclusions, offsets, and limitations. Here is some important information, but review your plan documents for a complete listing of all that apply.

- You must be actively-at-work for at least one day for your coverage to begin.
- Disabilities caused by, or related to your workplace are not covered.
- Pre-existing condition limitations may apply to new enrollees.
- Income you receive from other sources may offset and reduce the amount of your disability benefits.

Please note, benefits and provisions are specific to your group policy. Review your policy for information regarding your specific coverage.

Zurich American Life Insurance Company of New York Zurich American Life Insurance Company

Administrative Office: 7045 College Boulevard, Overland Park, KS 66211-1523

In New York, the terms and conditions for the Group Short Term Disability Income Insurance are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Short Term Insurance are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state.

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