



Keeping our people protected

DISABILITY INCOME INSURANCE

Most school district employees do not pay into the State Disability Plan (SDI). This can leave an employee in a serious financial crisis if disabled and unable to work. Our plans help fill this need by offering substantial financial assistance when disability strikes.

How Do These Plans Benefit The Employees?

OUR PLANS PAY
100%
FULL BENEFITS.

- Our plans pay in addition to employees other income (sick leave, differential pay, extended sick leave, S.T.R.S., P.E.R.S.), which can lead to income of 100% of salary. Most other plans subtract or coordinate benefits by this other income and max out at 66 2/3% or 75%.
- Most employees can not meet their financial needs with only 66% or 75% of their paycheck especially when disabled!
- Our plans pay 12 months, 365 days a year—regardless of work schedule. Most other plans pay for scheduled work days only.
- Maternity benefits are available and pay the same as any other disability...

OUR COVERAGE IS AVAILABLE ON A VOLUNTARY, MANDATORY, AND DISTRICT PAID BASIS

How Do These Plans Benefit The School District?

- There is **LESS work for District employees** (payroll, personnel) at claim time. Many other disability plans require the average payroll/personnel employee to spend upwards of 4 hours coordinating, integrating an handling a claim. With no need for information on sick leave, sub-differential, on-track/off-track, summer vacation etc, we virtually eliminate payroll and personnel drain.
- Having these plans in place can help **reduce the risk** of Workers Compensation Fraud. An employee who doesn't have a disability plan may take an injury from home and claim it occurred at work.

How Do These Plans Benefit All?

- Employees are much happier and more willing to participate in a plan that usually gets them up to 100% of pay, especially when they need it most... during a disability
- With no commissioned sales people or national advertising we offer more value in our programs and no pressure.

More participation = less Workers Compensation Fraud = lower Work-Comp premiums...