

SICKNESS (INCLUDING COVID)

Even before COVID, 90% of all disabilities are caused by illness.

SURGERY

1 in 3 working Americans will become disabled for 90 days or more before age 65.



Protect Your Paycheck

UNION SHORT-TERM DISABILITY INSURANCE.

- Pays benefits for sickness (including COVID), surgery, off-job accident, and maternity.
- Tax-Free Benefit amounts up to 60% of gross monthly income (max of \$6,000 per month).
- Guaranteed Issue; you do not need to qualify medically to get the coverage.
- Pays in addition to any leave, or can be used independent of any leave you use.
- Select benefit periods of either 6, 12, or 24 months.



OFF-JOB ACCIDENTS

Most injuries are NOT work related, and therefore NOT covered by Workers Comp.



MATERNITY

Pays Maternity Benefits in addition to the Federal Parental Leave.