## 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.

Scan to **Schedule** 



ARCHITECTS

## **OFF-JOB ACCIDENTS**

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

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MATERNITY

Pays Maternity Benefits in addition to the Federal Parental Leave.