

DISABILITY INSURANCE

1 IN 4 ADULTS WILL NEED IT BEFORE THE AGE OF 67

SHORT TERM

Replace 60-70% of base salary



LONG TERM

Replace 40-60% of base salary

Lasts 1 month up to 2 years



Ends when disability ends, up to a certain number of years, at a certain age

Begins after sick leave benefits end



Begins after sick leave and short term benefits end

Often available for all occupations



May only apply to certain jobs that require specific skills

