





Short-term and Long-term Disability

Disability plans typically replace a percentage of employee's income during medical leave Can be purchased through an insurance company 43% of employees have access to employer provided short-term disability coverage 35% of employees have access to employer provided long-term disability coverage

Considerations

How will the plan be structured? (i.e., eligibility elimination period, benefit percentage, exclusions)

Will employees contribute to the premium cost?





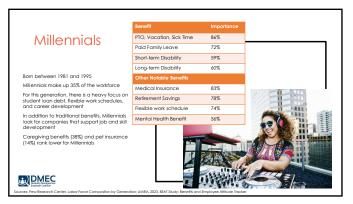




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	Disability Management

ter, Labor Force Composition by Generation; LIMRA, 2023, BEAT Study; Benefits and Employee Attitude Tracker





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