

**Eligibility: 40+ hours per week employees**  
**Paid by: 100% CML paid**



# Group Disability

**With group disability insurance, you can prepare today to better protect tomorrow.**

If an illness or injury should occur, you may need more than just health coverage. Group disability insurance can help pay part of your covered earnings when you can't work for a period of time due to a covered illness or injury.

- **Long-term disability:** Offers you additional protection if you are disabled and unable to work for an extended amount of covered time.

## How it works

- **Pays a percentage of covered earnings** if you can't work for a period of time due to a covered illness or injury.
- **Quick disability claim decisions**, so you'll receive payment for your claims quickly. The money can be spent any way you'd like. You can use it just as you'd use your paycheck.