

Eligibility: 20+ 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.

- **Short-term disability:** Helps if you are temporarily disabled for a short period of 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.