

Disability Insurance at Work: Three Great Options



Your employees need income protection.

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| <ul style="list-style-type: none"> • Two-thirds of employees do not have disability insurance.¹ | <ul style="list-style-type: none"> • 90% of disabilities are due to illness not injury.² | <ul style="list-style-type: none"> • More than 80 % of employees do not have an emergency fund sufficient to cover expenses for 3 to 5 months.³ |
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Employers can provide income protection in three ways:

1. VOLUNTARY DI

Advantages:

- Employee pays premium. There is no expense to the employer.
- Guaranteed or simplified issue makes underwriting easy.
- Coverage is usually portable and can follow employees to future jobs.
- Benefits received are typically NOT taxed if the employee pays the premium.

2. MULTI-LIFE DI

Advantages:

- Available for groups of 3 or more.
- Everyone saves money with deep multi-life discounts and unisex rates.
- Reward top talent.
- Guaranteed or simplified issue makes underwriting easy.
- Voluntary or company paid.

3. EXECUTIVE PLAN DI

Advantages:

- Retain top executives with added perks.
- Solve “reverse discrimination” in your long-term disability insurance plan.
- Provide meaningful protection for those who are highly compensated.
- Guaranteed or simplified issue makes underwriting easy.

What’s in it for employers? More than you might expect!

- Increase the scope of your benefit package without increasing your expenses.
- Improve your ability to attract and retain talent and key executives.
- Provide additional value to high income earners.
- Take advantage of easy and simple billing options.
- Enjoy first-rate customer service for you and your employees.
- In the event of a disability, the insurer will work with you and the employee to facilitate prompt return to work.

Sources:

- 1 Council for Disability Awareness
- 2 Council for Disability Awareness 2011 Advisor Disability Awareness Study
- 3 CreditDonkey.com

DI Done Right

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