



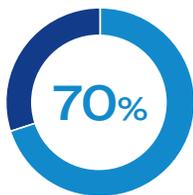
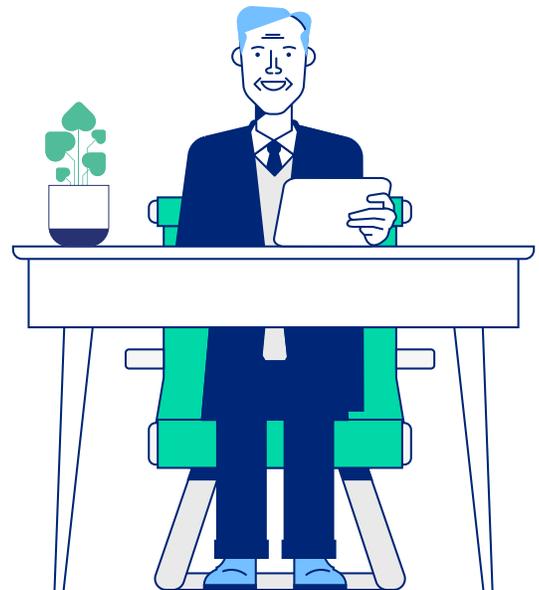
EQUITABLE



Disability Insurance

# Why the right disability insurance can make a difference

Even with careful planning and saving, most people count on a steady paycheck to cover their monthly expenses. Employers who take steps to offer the right disability insurance program may see an increase in employee productivity and happiness, as their workers are able to stay at work or return to work more quickly after an accident or illness.



## Be prepared for the unexpected

70% of working Americans would have financial difficulties within a month of losing their steady paycheck.<sup>1</sup>

## Most common types of disabilities



**Short-term disabilities:<sup>2</sup>**

25% — pregnancy

20% — musculoskeletal disorders

7.8% — digestive disorders

7.7% — mental health issues

7.5% — injuries (fractures, sprains and strains)



**Long-term disabilities:<sup>3</sup>**

29% — musculoskeletal disorders

15% — cancer

9.4% — pregnancy

9.1% — mental health issues

9% — injuries (fractures, sprains and strains)

## How can you reduce costs and have a healthier workforce?

Offering comprehensive short- and long-term disability insurance can:



Treat the whole person, not just the specific injury or illness, helping them feel better faster so they can stay at work or get back to work more quickly.



Reduce the overall cost associated with the disability — for both employee and employer.

# Why choose Equitable and The Business Council of NYS, Inc. Insurance Fund?

## Your plan, your way



Choose from **basic or customized plan designs** to meet employee needs.

**Employer-funded and voluntary plans** available.

## Employee Assistance Program



**Live phone support or face-to-face visits** to help with anxiety, stress, grief or relationship conflicts.



**Help finding child and elder care.**

**Online support.**

Available with long-term disability plans.

## Compassionate and thorough claims management

**Partial disability payments:** Eligibility for benefits if employee can work part-time while disabled.

**Optional rehabilitation bonus:** Additional benefit when a claimant successfully completes a rehab program.



**Find another job:** Assistance finding other employment (résumé prep, classes, interview techniques).

To learn more, contact your **BCNYS sales representative.**

- 1 “What Do You Know About Disability Insurance” survey, Life Happens, 2018.
- 2 Integrated Benefits Institute, Health and Productivity Benchmarking 2016 (released November 2017), Short-Term Disability, All Employers. Condition-specific results.
- 3 Integrated Benefits Institute, Health and Productivity Benchmarking 2016 (released November 2017), Long-Term Disability, All Employers. Condition-specific results.

These products only provide disability income insurance. THESE POLICIES ARE NOT MEDICARE SUPPLEMENT PLANS. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The policies have limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Please read your certificate carefully for details regarding your benefits, reductions, limitations and exclusions. Policy form/contract AXEBP15DI, MOEBP15DI and state variations.

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