

Types of Individual Disability Insurance

- *Income Benefit Range:* Your income replacement benefit can range from 40% to 70% of your pre-disability earnings. We can help you integrate your Disability coverage with your company's sick-leave program.
- *Waiting (Elimination) Periods:* Your coverage can begin the first day of a disabling injury or illness, or, for a more economical plan, coverage can begin later.
- *Benefit Durations:* Benefit coverage can range from four weeks to two years.
- *Types of Disability:* Coverage is provided for Total, Partial or Residual disability.
 - Total Injury is an injury that has rendered you completely unable to perform any job functions on a temporary basis. You are expected to make a full recovery and return to work.
 - Partial and Residual Injuries are injuries where you are temporarily precluded from performing a certain set of job skills but can still work at a reduced level.

Maternity Coverage: Maternity coverage is available and can be used to supplement your Individual Health Insurance.

Short-Term Disability Coverage Options

- *Income Benefit Range:* Your income replacement benefit can range from 40% to 70% of your pre-disability earnings. We can help you integrate your Disability coverage with your company's sick-leave program.
- *Waiting (Elimination) Periods:* Your coverage can begin the first day of a disabling injury or illness, or, for a more economical plan, coverage can begin later.
- *Benefit Durations:* Benefit coverage can range from four weeks to two years.
- *Types of Disability:* Coverage is provided for Total, Partial or Residual disability.

Long-Term Disability Coverage Options

- *Income Benefit Range:* Your income replacement benefit can range from 40% to 70% of your pre-disability earnings. IHC offers a wide range of replacement options to help you meet your benefit budget.
- *Waiting (Elimination) Periods:* Your coverage can begin as early as 14 days or not until one year following the disability incident. We can help you integrate your Long-term Disability coverage with your company's sick-leave program and your Short-Term Disability coverage.
- *Benefit Durations:* Benefit coverage usually lasts a lifetime; however, more economical plans are available. Benefit coverage for disabilities due to drug/alcohol, mental/nervous, and/or self-reported conditions can be limited to reduce the cost of your plan.
- *Types of Disability:* Partial or Residual disability coverage allows you to return to work and still receive a benefit.
- *Optional Work Provision Plans:* We offer a number of optional work provision plans: Work Incentive Benefit, Cost of Living Adjustment, Specific Loss Benefit, Reasonable Accommodation Benefit, Survivor Benefit and others.

If you would like a quote or more information, [Click Here](#)