



# Income Protection

PROVIDED BY



# Income Protection for NRSA and Direct Pay Postdocs

## Short-Term Disability (STD)

- Available to NRSA & direct postdocs only
- The plan is offered through The Standard and enrollment is automatic
- The plan will pay a weekly benefit of 60% of your pre-disability earnings
- If approved, benefits become payable after you have been continuously disabled for 7 days
- The maximum benefit period is 173 days
- The plan covers non-work related disability only
- Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months
- **STD insurance is provided at no cost to NRSA postdocs and is available to direct postdocs**

*\*Gallagher does administer this benefit. Please contact Gallagher Benefit Services for more information.*

# Income Protection for NRSA and Direct Pay Postdocs

## Long-Term Disability (LTD)

What is Long-Term Disability Insurance? The LTD plan, offered by **The Standard**, provides you a way to protect your income if you become disabled for a lengthy period of time.

It is important to have protection for your income to allow you to meet your financial obligations when you are unable to work; disability insurance does just that.

**LTD insurance is provided at no cost to NRSA postdocs and is available to direct postdocs.**

- The plan will pay a weekly benefit of 50% of your pre-disability earnings
- If approved, benefits become payable after you have been continuously disabled for 180 days
- Benefits are payable each month while you are disabled, up to Social Security Normal Retirement Age.
- Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months

*\*Gallagher does administer this benefit. Please contact Gallagher Benefit Services for more information.*