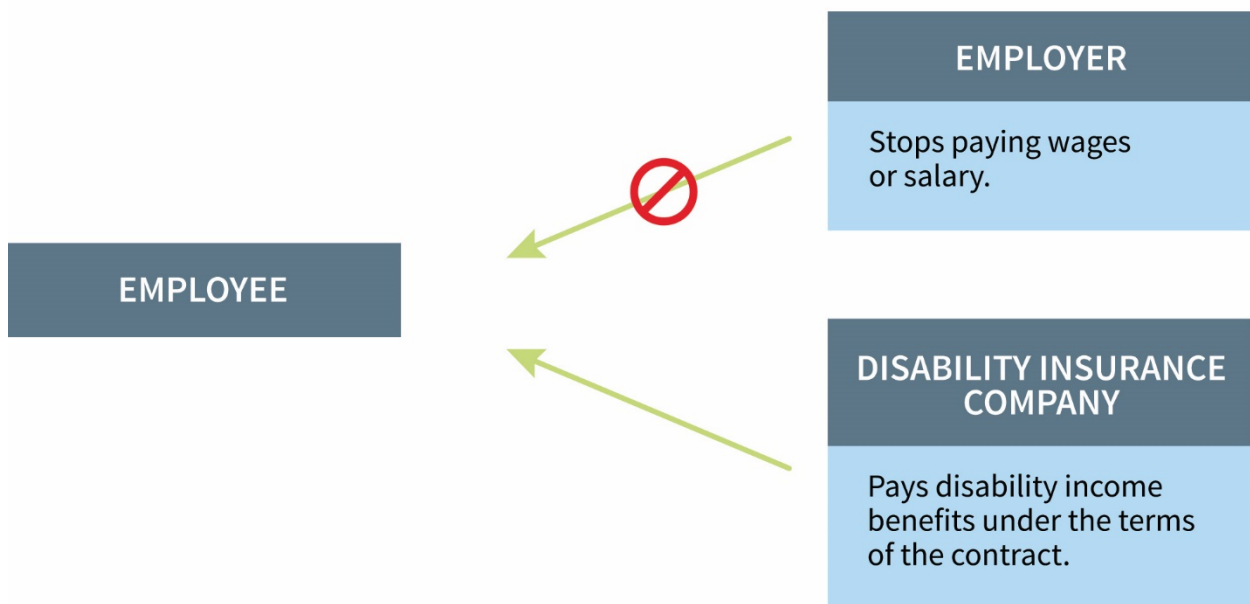


How Employer Provided Disability Insurance Works

Employer and Employee
Each pays a portion of the premium.¹



Disability Occurs



¹ In some situations, the employer will sponsor a group disability insurance plan, but will not pay any of the premium.