Benefits BULLETIN







Advantages of Offering Group Disability Insurance

A Message from Bill Collins Director of Employee Benefits



Running a successful business demands immense dedication and sacrifice. It's crucial to consider how unforeseen events might impact your operations. Ask yourself:

- How would a reduction in your work hours affect your income and business?
- What if a key staff member were unable to work due to illness or an accident?
- What conditions might restrict your ability to work full-time?

Offering Group Disability coverage can be a valuable investment. It provides assurance that both you and your staff are protected against unexpected health issues, enhances your ability to recruit and retain skilled employees, and fosters positive relationships within your team.

Group Disability coverage comes with several advantages:

- No need for medical exams or history questionnaires.
- Benefits are tax-free for owners of S-corporations, LLPs, LLCs, or sole proprietorships, with premiums deductible.
- Can be combined with individual coverage for enhanced income protection.

Consider how Group Disability coverage could safeguard your business and support your team's well-being. Talk to your Account Manager about offering this benefit to your employees.

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Here's to a prosperous collaboration ahead!



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