

Individual disability insurance

# Learn more about your group disability coverage



## Protecting your income is important.

Group disability insurance is a good base of coverage, but may not be enough if you become too sick or hurt to work.



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**Make sure your income is adequately protected. The first step is to get answers to these questions about your group disability coverage:**

- > When do I receive benefit payments?
- > Does the coverage pay benefits if I'm able to work part-time during a disability? Or do I need to be totally disabled to receive benefit payments?
- > How much are my monthly benefit payments?
- > What does it mean to be totally disabled? Does it cover me in my particular occupation?
- > Do benefits keep up with the changing cost of living?
- > Can I keep my coverage if I change jobs?



**Let's connect.**

Contact your local representative.



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