

Help Employees Protect More of Their Income for Less

Being unable to work due to a disability is one of the greatest financial threats employees can face. Disability Insurance Buy-Up plans provide your staff with a base level of employer-paid coverage plus the flexibility to add more coverage based on their personal financial situation.

Two Ways to Increase Disability Insurance Coverage:

Increase the Percentage of Covered Salary

If the employer-paid plan provides a 50% of salary benefit, the employee can purchase additional protection bringing their total coverage to 60% or 66²/₃%. For an employee with an annual salary of \$40,000, the Buy-Up benefit would take their monthly benefit from \$1,667 to approximately \$2,200.

Decrease the Elimination Period

If the employer-paid plan provides a 90-day elimination period, the employee can purchase coverage that would decrease the amount of waiting time before they are eligible to receive benefit payments. This plan may be helpful for those who do not have a large amount of paid sick leave.

Policies Underwritten by:

 **Madison National
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