



# I can help you add more value to your benefits package!

Offer your group's employees or members individual DI benefits, paid through EFT deduction.

Make your benefits package stand out with EFT DI!

Disability income insurance (DI) provides a monthly benefit payment if a disabling illness or injury stops someone from working. Even if payroll deduction is not an option for your group, you can still offer your employees or members this benefit via Electronic Funds Transfer (EFT)!

Let's talk about bringing these benefits to your group!

## Advantages of Illinois Mutual individual worksite DI:

- 24-hour or Off-Job Only coverage\*.
- Giving birth as the result of a normal pregnancy is covered after the policy has been in effect for nine months, and pregnancy complications are covered the same as any other sickness.\*\*
- Benefits are not reduced by Social Security Disability Income (SSDI) or workers' compensation.<sup>1</sup>
- Portable – Policyowners may keep the coverage, even if they leave the group.



\*24-hour coverage not available in ME and OR.

\*\*In NC and OR, giving birth as the result of a normal pregnancy will be covered as of the policy's effective date.

<sup>1</sup>In selecting coverage amounts, members should review their other disability coverages, which may offset amounts they receive under individual disability income policies.

Policy Form WSD07, Voluntary Short Term Disability Income Policy; Policy Form WD13 in GA, MD and SC

Not available in AK, CA, DC, HI, MT, NH, NJ, NM, NY or VT. Coverage and availability may vary in other states.

For policy costs and details of coverage, limitations, exclusions and terms, contact your agent or Illinois Mutual. If any discrepancies exist between this communication and the policy, the terms of the policy will control.

Illinois Mutual, its agents and representatives may not give legal or tax advice. An independent tax advisor should be consulted regarding individual circumstances.