

Life Happens.

Be
Ready.





You can't predict the future.
But you can protect your income.

Visit [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com) to watch a video on why it's good to have both Short- and Long-Term Disability. Then, enroll during Annual Enrollment or when you become eligible. If you don't enroll when you first become eligible, you may be asked to provide Evidence of Insurability (EOI).



Watch the video at
[SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com)

10 REASONS TO

1 Provide for Your Family

You can't imagine a time you haven't been able to provide for your family. With disability coverage, you don't have to.

2 Rest Assured

Recovering from surgery is hard enough without wondering if you can pay the mortgage.

3 Sleep Soundly

Even if you've never missed a day of work, you have peace of mind knowing coverage is there if you need it.

4 Manage Your Condition

A medical condition, like arthritis, could worsen over the years, making it hard to work.

1 in 4

people currently in their 20s will be disabled before they reach age 67.¹

¹ <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

GET COVERAGE



5

Ensure Steady Income Stream

Family expenses are going up, not down. Ensuring a steady stream of income means not worrying about unpaid bills.

6

Protect Your Savings

If you stopped working tomorrow, your savings may not be enough to replace your income.

7

Have a Back-Up Plan

Disability benefits through Social Security take time to qualify for—if you can qualify at all.

90%

(approximately) of disabilities are caused by illness, not injury. Cancer, heart disease and other illnesses cause the majority of long-term absences.²

² <http://disabilitycanhappen.org/disability-statistic/>

A person wearing a patterned jacket is standing on a rocky outcrop, looking out over a large body of water. In the background, there are large, rugged mountains under a clear sky. The scene is peaceful and scenic.

8

Keep Food on Your Dinner Table

Without disability benefits, you'll lose your income, which can affect your day-to-day expenses.

9

Be Prepared

Some disabilities last a few weeks, and some can last for years. You need both Short- and Long-Term Disability coverage to remain income-protected.

10

Don't Stress

Focus on seeking help for your health issues and limiting your stress, not on where your next paycheck will come from.

34.6 months

is the average duration of an LTD claim—that's nearly three years.³

³ <http://disabilitycanhappen.org/overview/>

Sometimes the unexpected finds you.

When it does, be ready with
disability benefits offered by Sodexo.



STD

Short-Term Disability

pays **60%**
of your weekly salary
(up to a maximum)
for up to 26 weeks.

7 days
after becoming disabled,
your benefits begin.

For hourly employees in California, Hawaii, New Jersey, New York, Rhode Island and Puerto Rico, you are covered by your state disability plan and are not eligible to enroll in the Sodexo STD plan. Salaried employees who live in these states can enroll in Sodexo's STD plan; however, benefits are reduced based on the value of the state disability plan benefits.

LTD

Long-Term Disability

pays **60%**

of your weekly salary
(up to a maximum).

180 days

after becoming disabled,
your benefits begin.

Age and disability determine the length of time you receive disability benefits.

If there is a difference between the information in this document, the Summary Plan Description, the plan document or the carrier's service contract, the information in the plan document or contract governs. The Plan Administrator reserves the right to resolve any ambiguity in this document.



Sodexo Benefits Center
P.O. Box 1495
Lincolnshire, IL 60069-1495

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