

Short Term Disability Facts

KANSAS CITY LIFE INSURANCE COMPANY

Employees need Short Term Disability insurance coverage. Know the facts.



\$7,100 The per-household cost of injuries in 2015.¹

4,630 medically consulted injuries occur every hour during the year, on average.¹



48% say they need disability insurance to protect their income.²

Disability expenses is one of the **top 5** financial concerns among Americans²



1 in 8 Americans sought medical attention in 2015 for an injury.¹

77% of the medically consulted injuries suffered by workers in 2015 occurred off the job.¹



Only **20%** of working Americans say they have disability insurance.²

How Kansas City Life can help

Kansas City Life Insurance Company offers the short term disability (STD) coverage your clients need at a price they can afford. When you sell STD benefits from Kansas City Life, you and your clients will receive the professional customer service you both deserve and expect from an insurance provider.

Flexible Plan Design

Multiple plan options benefit employers and employees.

- Specialized plan designs may be created to meet employer cost objectives
- Funding options available include noncontributory, contributory and voluntary
- Flat benefits or percent of salary plans available
- Various elimination periods ranging from first day to 31st day for accident and eighth day to 31st day for sickness
- 13- or 26-week benefit durations
- Two-year rate guarantee available

Additional options may be available.

Policy PJJ/CJ139. Coverage and/or options may not be available in all states. For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force or discontinued, see your agent or write to the company. The policy described is cancellable or renewable at the option of the Company. The Company has the right to increase the premium rates. For agent use only. Not for use with members of the public.

¹National Safety Council Injury Facts, 2017 Edition. ²2019 Insurance Barometer Study, Life Happens and LIMRA.

*Dedicated to excellence.
Your partner in employee benefits.*



KANSAS CITY LIFE

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