



Your local Blue Cross Blue Shield

Short Term Disability insurance complements your Florida Blue health plan and provides financial protection you can count on.

USABLE Life's Short Term Disability insurance complements major medical plans and offers peace of mind of knowing that you're financially prepared. Florida Blue partners with USABLE Life, a specialty benefits carrier, to offer Group Term Life insurance plans. USABLE Life offers the protection you need for the life you're living.

Benefit highlights

- Income protection
- Weekly benefits
- Paid directly to you
- Fast claims approval

A safety net to ease your burden

Being off work due to accidents, injuries, and illnesses isn't convenient. Or, you may need to be out to have a baby. The bills don't stop just because you can't work.

USABLE Life's Short Term Disability insurance pays a portion of your wages while you work to get well. Your benefits continue until you are no longer disabled or until you reach the end of the maximum benefit period.

Benefits are paid directly to you, so you can use the money for whatever you need—from medical expenses to groceries; the choice is yours. When you buy short term disability insurance through your employer, you tap into the power of group purchasing at more affordable rates.

You count on your paycheck. From surgeries to joint issues, cancer, and other illnesses, the need for short-term financial protection when you are unable to work is more common than many people realize. When you become eligible for benefits, USABLE Life has a team ready to help every step of the way. More than 95% of complete claims are paid within five business days.*

Are you ready to enroll?

Talk to a Human Resources representative about your upcoming benefits enrollment.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association. Supplemental, Life, and Disability products are offered by USABLE Life. USABLE Life is an independent company and operates separately from Florida Blue.

This document provides a brief description of USABLE Life's Short Term Disability insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

*Completed claim means USABLE Life has all the information necessary to pay the claimant.

INTENDED FOR EMPLOYEE USE

