

WHY LONG-TERM DISABILITY MATTERS

Your paycheck is your most valuable asset.

You insure your health, home, and car — why not the income that pays for all of it?

1 in 4

American workers will experience a disability before retirement age.

An unexpected illness or injury can touch anyone's life — but it doesn't have to shake the financial foundation you've built. **Long-Term Disability insurance** replaces a portion of an employee's income when a serious illness or injury keeps them out of work for an extended period, so they can focus on recovery instead of the bills.

Other coverage leaves gaps

Workers' compensation

Covers on-the-job injuries only — and rarely replaces lost income during recovery.

Medical insurance

Helps with medical bills — but won't replace a paycheck while an employee can't work.

Common reasons for LTD claims

- Back, spine, knee and hip injuries
- Fractures, sprains and muscle strains
- Cancer
- Mental health conditions
- Heart attack or stroke

“Through the Council program, offering Long-Term Disability is more affordable than most small employers expect — and it's one of the most meaningful benefits you can give your team.”

See how affordable protection can be

Request a free quote at ohiochamber.com → Health Benefit Programs, or through the Ohio Small Business Council page.

Source: *Disability and Death Probability Tables for Insured Workers, Social Security Administration, 2024.*



SCAN TO GET STARTED