



Short Term Disability Insurance

Each year, 5.6% of working Americans experience a disability of six months or less due to illness, injury or pregnancy. Almost all of these are non-occupational in origin¹. elipsLife can help if and when an employee gets sick or injured off the job.

Short Term Disability insurance provides income protection when an employee gets sick or injured off the job. Receiving a percentage of their income, employees can manage their day-to-day finances to support their families and return to work as soon as possible.

elipsLife helps employers remove the administrative burden associated with sick or injured employees reduces the workload in an easy and uncomplicated way. As good return to work partners, we are here to guide your employees in an efficient, accommodating and personal way - with long-term benefits for your recruiting and retention management.

Integrated platform combined with personal service

We coordinate our Short Term Disability offering (for fully insured and self-insured plans) with Absence Management, as well as Accommodation Services, for mid to large sized businesses. Every employee insured under an elipsLife Short Term Disability plan will have access to a personal claims manager with an easy 24/7 online claims submission process and one platform across all coverages.

Key features include:

- A single intake for all absences with flexible claim filing methods
- Compassionate claim management by our experienced Claim Managers
- An advanced leave management platform which reduces the complexity of tracking and managing employee absences
- Multiple funding methods for Short Term Disability
- Support of workplace productivity through early intervention and return to work programs
- Flexible plan designs, elimination periods and durations

A trusting claims experience

Our Short Term Disability offering allows you to take advantage of our clear and easy claims process with a single point of contact. This truly integrated approach results in consistent and expedited decisions and faster claims resolution. You benefit from early capacity assessment in the claims process and highly efficient claims management services.

Our designated team handles the day-to-day account management for claims, billing, and contracts. In addition, we support your ongoing stewardship and data analytic needs with income replacement when sick time runs out. Our flexible return to work services help employers to focus on managing their business versus managing employee illness.

¹Integrated Benefits Institute, Health and Productivity Benchmarking 2016

Elips Life Insurance Company is licensed to sell life and health insurance in all States and the District of Columbia except for the State of New York. Group Term Life Insurance, Group Short Term Disability Insurance, and Group Long Term Disability Insurance products are provided by Elips Life Insurance Company.