



Short-Term Disability Insurance

Each year, nearly 6% of working Americans experience a disability of up to six months due to illness, injury or pregnancy. 75% of these claims last up to two and a half months, and the rest can last for up to six months or a year.¹ 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, and reduces the workload in an easy and uncomplicated way. As good return-to-work partners, we're 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 short-term disability (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 has access to a personal claims manager with an easy 24/7 online claims submission process and one platform across all coverages.

Key features include:²

- 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 trusted claims experience

elipsLife Short-Term Disability Insurance 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 with 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 focus on managing their business vs. managing employee illness.

¹ Council for Disability Awareness, Disability insurance, Why do I need it? (April 2019)

² Not all features may be available in all states. Certain exclusions and restrictions may apply; contact your sales representative for additional details.

Group Short-Term Disability Insurance products are provided by Elips Life Insurance Company, PO Box 59073, Schaumburg, IL 60159.