



 Group Benefits Insider

Flexible options, important differences

Disability contracts have lots of moving parts. How do you make the sale and boost your clients' benefits? Highlight the differentiators.

We make it easy, with distinct differences that come standard in our disability contracts:

1. **“Or” definition of disability**, which means employees who aren't “totally disabled” may still qualify from day 1
2. **Own job evaluation** for short-term disability vs. the more common “own occupation”
3. **Extended earnings protection** to help employees earning commissions or billing for services bridge the earnings gap after a long-term disability
4. **“Inability to earn 80%”** of income vs. “20% income loss” language, which allows employees to qualify sooner

[Click to learn more about our disability differentiators.](#)

Let's talk about how these benefits help provide the best fit for your disability clients.