

Download The Advisors Guide To Disability Insurance

Short Term Disability (STD) Insurance provides a source of income for employees who temporarily cannot work due to a disability. With a focus on returning them to work, claim managers make quick and accurate decisions that allow employees to focus on recovery instead of paperwork. A complete guide to how disability insurance works, who needs it and how to get coverage through work or buy a policy on your own. Stephanie Pearson, MD, FACOG, brings the experience of a physician into the disability and life insurance market. Injured in the prime of her career, the Board Certified OB/GYN took an unexpected journey to becoming an advocate and advisor for physician insurance. Top 10 Disability Insurance Statistics. 1. Most Americans are better prepared financially to die than to become disabled, although the chances are at least three to five times greater of a disability occurring.