



LONG TERM DISABILITY INSURANCE

The ability to earn an income can be an individual's most valuable asset. When disability strikes, income may stop but the expenses of daily living do not.

Disabilities which affect the ability to earn a paycheck are more common than many people realize. In fact, nearly one in five working people between the ages of 35 and 65 will suffer a catastrophic disability lasting five years or longer.

With this in mind, it's no wonder that employees rank disability insurance as the second most desired employee benefit. Long Term Disability coverage can protect employees' incomes, families and lifestyles in the event disability leaves them unable to work.

Many Wyoming school districts include Long Term Disability in their employee benefit package. Are you getting the best value for your budget dollar?

We would encourage school districts to consider this LTD plan for their most valuable assets - Your Employees!!!

For more information on these programs please contact Terry Sterling, Director of Insurance Services at 307.634.1112 or email wsba@wsba-wy.org.