



So you have the state Paid Family Medical leave insurance. What happens when your benefits run out before the end of the year?

Your state offers a certain amount of benefits and for a certain amount of time (days) that can be used within a year.

What happens when you use up all your state time allotted for the year?
What happens if you have to go out for a personal injury or illness later?

Why a Supplemental Short Term Disability policy?

Please note; the following is subject to approval

Higher maximum benefits

Duration of benefits restarts with each new injury or illness.

Another thought if the state benefit isn't as robust as an STD benefits the STD policy could supplement the difference.

We can also look into getting you better rates and better service for your state PFML.

Examples:

1. You go out on the state STD plan for any reason and you are out for the maximum duration your state offers. When you come back you have another accident and have to go out again. You already used all your benefits so you will be without an income until the next policy year.
2. Your benefits with the state are capped at \$600 a week but you make much more than that. With a supplemental plan you can receive more after the state pays you if policy permits.

Give Stangle and DeNigris, and Plan Administration the opportunity to quote you a supplemental STD plan. Give us the opportunity to serve you better with a consolidated billing for the State plan and a Supplemental STD plan.

Plan Administration can offer a list billing for the PFLM underwritten by our Insurance affiliates.

Please send any questions and or requests for quoting materials to jdenigirs@stangleanddenigris.com