

[Sample]

Letter to Staff

Dear Staff,

I hope you'll take a moment to read this important message. As we enter benefits open enrollment period, we all begin to think about the benefits we need to stay healthy and financially secure next year and beyond. We are proud of the wide range of benefits we offer to you and your family - affordable health care, retirement savings plan and transportation discounts, just to name a few.

While I consider all of our benefit offerings to be important, **I urge you to take extra time to review the short-term disability option this year.** This benefit provides you with an income if you become disabled and unable to work for the first three months of your disability. I'm surprised to see that only half of our staff has elected this benefit. If you're interested in reviewing the details of our plan, please refer to the HR benefit section, and take a look at the Summary Plan Description.

During my career in HR, I've talked to many employees who don't think disability can happen to them – please think again.

Ask yourself: Could you pay your day-to-day living expenses, health co-pays and deductibles and contribute to your 401(k) for three months if you:

- Suffered a sports injury or a car accident that required surgery and longer-term recovery,
- Experienced a heart attack, stroke or a serious illness (e.g., cancer) and needed time off for treatment and recovery, or
- Suffered a serious accident and were unable to work?

If the answer is "no," think about how you would **protect your income** in the event of a disability, and if our short-term disability plan could help. I have real stories I could tell you that did not have happy endings. One example was years ago a 24-year old was in a car accident and broke both legs, did not have short-term disability insurance and ended up having to move back home with his parents and leave his job, because he could not afford to pay his bills.

If you need additional assistance understanding the importance of this benefit, talk to your local HR representative or visit the Council for Disability Awareness Web site, www.disabilitycanhappen.org. This site has tools and resources to help you develop a financial security plan to protect your lifestyle should an unexpected disability strike.