



For details of benefits and costs call
1-800-947-5074, visit www.bcbsfl.com,
or call your local agent. Limitations
and exclusions may apply.



16656-0406



Disability Insurance for Employer Groups

BlueRestoreSM

Taking Care of the People Who Take Care of Your Business



Affordable Protection You Can't Afford to be Without

Why Do I Need Disability Insurance?

Sometimes unfortunate things happen to good people—it's a fact of life. When those good people are your employees, it's important for them to be able to buy food and pay the bills when they aren't able to work, due to a short- or long-term disability.

Providing your employees with disability insurance options is a great way to show you care about them—and can be an important gesture that can help ensure their loyalty. Particularly since being eligible for Social Security disability benefits is not guaranteed.

“Only about 39% of people who applied for Social Security Disability Insurance benefits in 2005 received them.”

Applications for Disability Benefits & Benefit Awards, Social Security Administration, February 7, 2006. www.ssa.gov

Income Protection Options

There are two main types of coverage:

Short-Term Disability (STD) policies provide benefits when a person is unable to work for a short period of time, due to a covered illness or injury. STD insurance typically provides benefits for 13 or 26 weeks.

Long-Term Disability (LTD) policies provide benefits for a longer period of time—until an individual is able to return to work, and/or up until the benefit period stated in the policy is satisfied. With **BlueRestore**, you determine the length of benefits and the percentage of the employee's income that you want your plan to replace.

“One in three workers over the age of 30 will become disabled for at least three months at some point during their careers.”

“AHIP Survey Finds Workers Underestimate Likelihood of a Disability, and Overestimate Resources Available When Disability Occurs,” America's Health Insurance Plans (AHIP) Press Release, November 18, 2004.

Flexible, Affordable Plans

BlueRestore offers a variety of plans that address your employees' income protection needs without taxing your budget. Choose between **Employer-Paid** or **Voluntary** Disability Programs.



Your employees will get the outstanding coverage and service they've come to expect from Blue Cross and Blue Shield of Florida, through its affiliate, Florida Combined Life. As a group plan, they'll get rates that are considerably less than what they'd pay for individual coverage.

By selecting both **BlueRestore** STD and LTD Insurance, you can maximize the efficiency of the claims management process and focus on return-to-work opportunities.



You make a significant investment in your employees—and in many ways they're your greatest asset. You want them to return to work as soon as they're able. Knowing they have the protection that disability insurance offers is a great way to help them come back.

BlueRestore has the right plan to help protect your employees. Retain and reward them with a benefit that offers income protection *and* peace of mind.

Find out why so many employers in Florida are turning to Florida Combined Life for their Income Protection Disability Insurance needs.