



Renaissance®
DENTAL • VISION • LIFE • DISABILITY



Protect your paycheck with
Stand Out disability
insurance from Renaissance.

Renaissance provides a financial *Safety Net* if you're forced to miss work.



Your earning power is one of your greatest financial assets. What if you were unable to work because of an accident or illness? How long could you or your family survive without your regular paycheck?

Disability incidents occur far more often than you might think. Nearly six percent of workers every year will experience a short-term disability due to illness, injury or pregnancy.¹ And more than one in four of today's 20-year-olds will be out of work for 12 months or more before they reach normal retirement age.²

No matter what the reason, the end result is the same. You will likely need help for those day-to-day expenses while you're out of work.

The reality is: illness or injury can happen to anyone.

That's why Renaissance offers flexible and cost-effective disability plans. Disability insurance pays you a portion of your income when you need to miss work for weeks, months or much longer. Whether you are single or have a family that depends on you, this insurance provides vital income to tide you over while you recover.

Renaissance disability offerings feature:



**Short- and long-term plans help
your financial well-being
if you are unable to work**



**Provide peace-of-mind
coverage knowing you and
your family are covered**



**Coordinated plan design
between short- and long-term plans
to maximize coverage**

Sign up to take advantage of these benefits today.

¹Integrated Benefits Institute, Health and Productivity Benchmarking 2016 (released November 2017), Short-Term Disability, All Employers. Group average for new claims per 100 covered lives.

²Social Security Administration, Disability and Death Probability Tables for Insured Workers Born in 1997, Table A

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206. Products may not be available in all states.

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