Group Disability Insurance

FLORIDA STATE UNIVERSITY

SPECIAL OPEN ENROLLMENT

October 5th - December 4th, 2026

Benefits at a Glance

- Replaces 60% of your income tax-free to a maximum of $15,000 per month[1] payable to Social Security Normal Retirement Age (SSNRA[2]).
- Pays an additional 11% towards an annuity contract if disabled more than 9 months.
- Benefits begin after either 30 or 90 days, according to the elimination or waiting period you choose.
- No medical underwriting or health questions for eligible employees.[3]

To learn more and enroll

www.gaborfs.com/fsuoe-ltd

Underwritten by
The Standard Insurance Company

5 Reasons to Enroll in Group Disability Insurance

1. **If you or others depend on your income, you need it.**

   Many people are surprised to learn that Social Security benefits are not available if you are expected to be out of work for less than a year.[4] One year without income could deplete your savings and have a significant impact on your finances. What about 2 years, 5 years, or longer?

2. **Disability insurance replaces a portion of your income when you can't work.**

   If you were unable to work due to illness or injury, disability insurance replaces a portion of your income to help pay your most essential expenses, including groceries, your mortgage or rent and car payments.

3. **You need it even if you're young and healthy.**

   Just over 1 in 4 of today's 20-year-olds may become disabled before reaching age 67.[5]

4. **The risk of a disability during your working years may be greater than you think.**

   Over half of Americans with disabilities are between the ages of 18 and 64.[6] Disability insurance helps you to maintain a steady stream of income when you can't work due to illness or injury.

5. **Most long-term absences from work are due to illness, not accidents.**

   While many people think that disabilities are typically caused by accidents and injuries, the majority of long term absences from work are actually due to illnesses, such as cancer, heart attacks, and diabetes.[7]

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1. If you elect the 30 day plan, benefits from day 30 to day 90 will be paid on a weekly basis to a maximum of $3,462 under a Short Term Disability policy. After 90 days of disability, benefits are paid monthly through a Long Term Disability plan as described above.
2. Social Security Normal Retirement Age means your normal retirement age under the Federal Social Security Act, as amended. Please reference the open enrollment brochure for the maximum benefit schedule for participants over age 62.
3. Visit www.gaborfs.com for eligibility requirements.
4. Social Security Administration website, http://www.socialsecurity.gov/pubs/EN-05-10029.pdf, January 2017.
5. Social Security Basic Facts, http://www.ssa.gov/news/press/basicfact.html, December 2017.
6. 2017 Disability Statistics Annual Report, A Publication of the Rehabilitation Research and Training Center on Disability Statistics and Demographics, https://disabilitycompendium.org/sites/default/files/user-uploads/AnnualReport_2017_FINAL.pdf, January 2018.
7. 2015 Council for Disability Awareness, accessed March 2018.