

Chapter Webinar Coalition

ISCEBS

The Importance of Employer-Sponsored Income Protection Plans

Tuesday, June 9, 2020 | 11:45 – 1:00 Pacific

Via Webinar - No Cost

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It is essential for individuals to have adequate income protection in the event of a long-term disability. Employers are in an optimal position to assist their employees in obtaining Long Term Disability (LTD) coverage. Oftentimes LTD seems to stand for “Last To Discuss”. It is understandable that other coverages such as medical, vision, and dental, which are used at least annually, are more top-of-mind. However, the loss of income can devastate an individual at a time when they need the monetary assistance the most. But not having adequate income protection can not only have serious repercussions for the employee, but their employer as well. This session will review the different types of Long Term Disability coverage, program structures, and what employers should think about when implementing a plan.

Top Take Aways

- The major causes of and financial ramifications of long term disabilities
- Types of Employer-sponsored Long-Term Disability insurance plans
- How LTD plan structures can provide long-term financial stability to companies, along with attracting and retaining key-talent

Speaker: Adam Aschoff, CEBS, FLMI, FFSI | Regional Director of IDI Sales, Standard Insurance

Adam is the Regional Director of Sales for The Standard’s Portland, Oregon office. Adam has been with The Standard for 20 years with much of that time focused on Employer-sponsored disability plans. He works directly with companies and insurance brokers to educate on the importance of income protection and how strong Long Term Disability plans can serve as a solid foundation for a company’s benefit offering. While he works with all forms of disability plans, he specializes in Executive Individual Disability programs. In addition to the CEBS designation, Adam holds FLMI and FFSI designations. He obtained his Bachelor of Science Degree in Business and Management from The University of Phoenix.

**Professional Development Credits available by attending this session
(hosted through the PNW Chapter of ISCEBS)**



Qualifies for 1 CEBS continuing professional education (CPE) credit



Approved for 1 PDC toward SHRM-CP and SHRM-SCP recertification



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