



Benefits of Disability Insurance

For Employers & Employees in Lesotho

Disability Insurance

Creating a culture of care is critical to building a successful organisation that values its employees. This means employers actively ensure their workers feel valued, supported, and protected. One way to achieve this is by offering them disability insurance.

Disability insurance provides financial protection to employees by covering a portion of their income when they are unable to work due to disability.

How it Works

Disability insurance provides employees with a portion of their income when they cannot work due to a disability. The length of time that an employee can receive disability benefits also varies depending on the plan. Some plans provide short-term disability benefits, while others offer long-term disability benefits.

To qualify for disability benefits, employees must meet the eligibility requirements set out in their disability insurance plan. They must have a medical condition that prevents them from working for a specified period. They may also need to provide medical documentation to support their claim.



Benefits of Disability Insurance

Businesses

Employee Retention

Employees who feel valued and supported by their employer are likelier to stay with the company long-term.

01



Improved Employee Morale

When employees know they are valued, this can lead to increased job satisfaction, productivity, and improved morale.

02



Improved Reputation

Employers prioritising their employees' well-being and financial protection are seen as caring and responsible organisations.

03



Benefits of Disability Insurance

Employees

Financial Protection

Disability insurance provides employees a regular income when they cannot work due to a disability.

04

Peace of Mind

Disability insurance can help alleviate the stress and anxiety that comes with the uncertainty of being unable to work.

05





Types Of Disability Insurance

Short -Term Disability Insurance

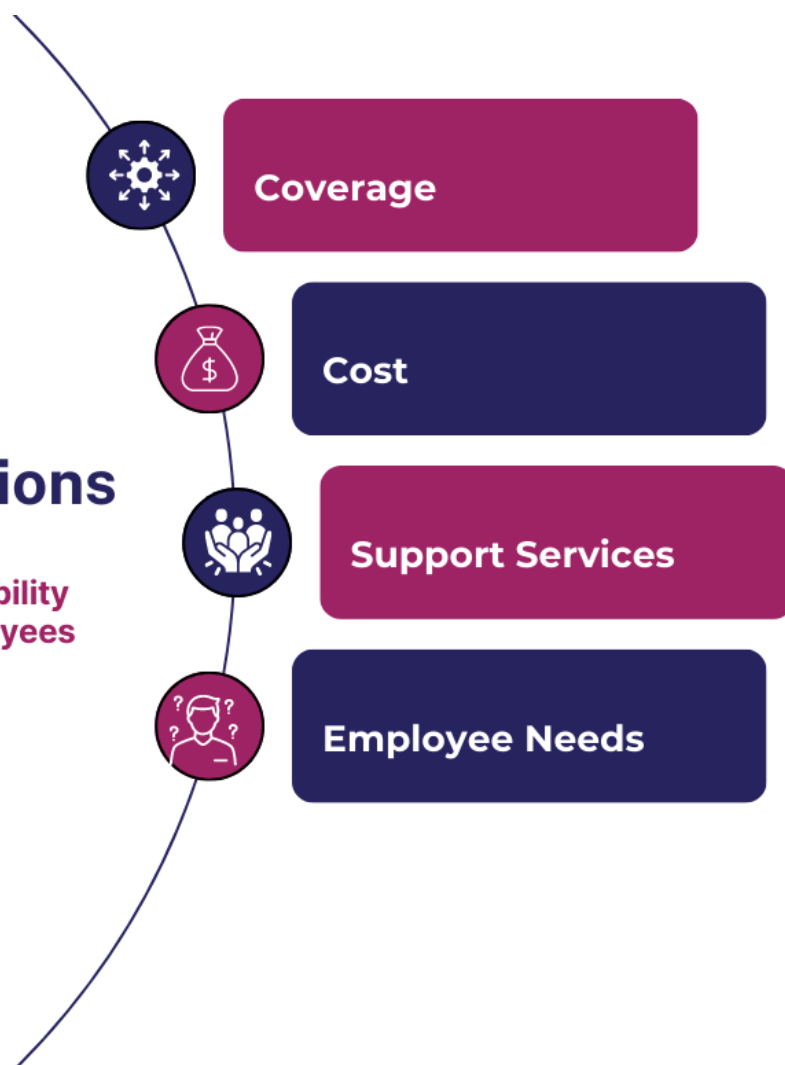
Short-term disability insurance provides employees with a portion of their income for a short period, typically between three and six months. This type of insurance is designed to provide financial protection to employees recovering from a short-term disability.

Long-Term Disability Insurance

Long-term disability insurance provides employees with a portion of their income for an extended period. This type of insurance is designed to provide financial protection to employees who cannot work due to a long-term disability.

Considerations

For Choosing Disability Insurance for Employees



Contact Us For Information & Free Quote

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