

GROUP DISABILITY INSURANCE

Comprehensive Protection

When an employee can't work because of an illness or injury, their household income drops fast, and an extended absence also costs your business in lost productivity, overtime and replacement staffing.

A group disability plan from Nova Star Insurance Consultant replaces a portion of your employees' income while they recover. We compare short- and long-term disability options from a wide range of Canadian carriers and build a plan that fits your workforce and your budget.

What is Group Disability Insurance?

Group disability insurance pays a monthly benefit, usually a percentage of salary, to an employee who can't work because of a covered illness or injury. In Canada, benefits are generally taxable when the employer pays the premiums and tax-free when employees pay them, so plan design matters.

What Coverage Options Are Available?

Nova Star helps you choose and combine the right pieces for your team:

- **Short-term disability:** covers shorter absences, often starting after a brief waiting period and coordinating with EI sickness benefits
- **Long-term disability:** begins when short-term coverage ends and can continue for years, in some plans to age 65
- **Rehabilitation support:** return-to-work programs that help employees get back on the job safely

Short-Term vs. Long-Term: What's the Difference?

- **Short-term disability** covers absences of weeks or months and bridges the gap after a sudden illness or injury
- **Long-term disability** protects against extended absences, typically starting once short-term coverage ends

Most employers offer both. Nova Star advisors will review your workforce, budget and existing benefits and help you design the right combination, including who pays the premiums.

Why Disability Coverage Matters for Canadian Employers

- The right group disability plan:
- Protects employees' income during illness or injury
- Reduces the cost and disruption of extended absences
- Supports faster, safer returns to work
- Strengthens your benefits package for hiring and retention
- Premiums can be structured for tax efficiency

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

☎ 647-520-6899 ✉ gaby@novastarinsure.com 🌐 www.novastarinsure.com

Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*