ONE-TIME OPEN ENROLLMENT ENDS NOV. 30, 2026

SHORT-TERM DISABILITY

UP TO $500 A WEEK, TAX-FREE

If an accident, injury, illness or pregnancy keeps you off the job, this plan pays you cash every week, tax-free, and on top of Workers' Compensation or any short-term disability benefit from your union.

Short-Term Disability enrolls separately from your other NCL coverages, at groupba.com.

$500 or $250
A week, your choice. Paid directly to you.

On or off the job
Covered 24 hours a day, at work or at home.

24 weeks
About six months of income.

No questions
No medical questions or exams.

WHAT A CLAIM LOOKS LIKE

DAY 1
You get hurt or fall ill and cannot work. File your claim.

DAY 15
The 14-day waiting period ends and your weekly benefit starts.

WEEK 24
Benefits can continue this long, or until you are back to work.

WHAT COUNTS AS A DISABILITY

- A back, knee, shoulder or hand injury and the recovery that follows
- A surgery, planned or not, and the time it takes to heal
- An injury away from the job, at home or on the road
- A serious illness, from cancer treatment to a heart condition
- A mental health condition, such as depression or anxiety
- Pregnancy and childbirth, covered the same as any other illness

FOR EXAMPLE
You tear up a knee, have surgery, and the doctor keeps you off work for 12 weeks. With the $500 benefit:

$5,000
paid to you, tax-free. 2-week waiting period + 10 weeks × $500.

Your cost depends on your age and state, and rates are guaranteed for two years. Find your rate on the enrollment site at groupba.com.

Also included: Health Advocacy for the length of your claim, partial benefits if you return part-time, a 90-day recovery window, and claim decisions typically in three to five days.

SCAN TO ENROLL IN STD
groupba.com
Register, then go to NCL Open Enrollment.

OR CALL THE STD LINE
(866) 979-1422
Operators are based right here in the Midwest.

Late enrollees who sign up after November 30, 2026 face a longer waiting period before illness or pregnancy benefits begin (accidents are not affected). During the first 12 months of coverage, no benefits will be paid for a disability due to a pre-existing condition. Members residing in Colorado, Florida, Idaho, New Mexico and Washington require an extraterritorial filing and cannot be covered until it is approved. This is a summary of benefits only; the group policy governs. Short Term Disability Insurance is underwritten by Standard Insurance Company, Portland, Oregon, in all states except New York, and is entirely member-paid. Life, Critical Illness and Hospital Indemnity Insurance are underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Critical Illness and Hospital Indemnity are limited benefit policies and are not health insurance. Empathy is not insurance. Premium amounts are subject to final confirmation. View all of your NCL benefits at coalitionoflabor.org.

ENROLL BY NOV. 30, 2026

COVERAGE STARTS JAN. 1, 2027

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