

While we hope and pray that we remain healthy for our families, there are things that can happen both at work and during personal time. Accidents are often the cause of disability, but things like progressive medical conditions can also lead to problems. Most are aware that there are things that may help them and cover their finances, at least to some extent with a long term or permanent disability, but many don't think about things that can happen that lead to short term disability. If something were to happen, do you know how you are going to pay the bills?

Recently, my husband got word from his company that he was now covered for short term disability. This was not something I had thought of, and always assumed would not be a problem for us. I'm not sure why I thought that way, but perhaps I just hoped nothing would happen to either of us, even for a short amount of time. We have some savings, but they would run out quickly in the event of a short term disability on his part, or even on mine. The news that we now had help in the event something would happen was very welcome indeed.

There are a few different types of insurance that cover someone when short term disability happens. You may have heard of a few of them, and perhaps you have seen advertisements for these types of policies on television. These are designed for short term disability only, but for most, this is a more probable thing than a long term one. You may break your leg, or perhaps be out of work for an illness that takes a while to recover from. When this happens, this insurance is designed specifically to help you pay your every day bills.

Though you may never have a short term disability, this is great coverage to have. It goes above and beyond anything that you may already have, and you can even use it to buy groceries if something were to happen. You don't want to pay a lot for it, but that shouldn't be a problem. It should be affordable. You can call your current insurance carriers to see if they have something like this, or you can look around for quotes. You are prepared for everything else, so there is no harm in being prepared in the event of a short term disability as well.