



# Do you still need disability insurance with Paid Family Medical Leave?

Short-term disability coverage can help fill income gaps that may occur with Paid Family Medical Leave.

In general, Paid Family and Medical Leave (PFML) benefits are becoming increasingly common across the country, as more states pass laws requiring employers to provide them for their employees when they need time off for parenthood, caregiving, or to receive medical care.

You may wonder if you still need short-term disability (STD) insurance if your state offers PFML. After all, don't both offerings provide the same type of coverage? Well, not exactly.

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Two key reasons why enrolling in short-term disability insurance still makes sense, even if you're in a state covered by PFML.

**1 Short-term disability generally offers a longer period of coverage.**

Most PFML programs have an overall leave cap, meaning the amount of time you receive benefits is limited. Short-term disability may be available for multiple instances of injury or sickness, even if more than once a year. Also, you could use up your available PFML time for a family leave reason and end up without needed coverage if you are sick or injured in the same year. With both plans in place; you can ensure a better chance of coverage.

**2 Short-term disability insurance costs less in states with PFML.**

Since you're in a state with PFML coverage, your STD plan premiums are lower since you are eligible to receive PFML benefits during your leave. This means you can have the added protection of short-term disability coverage for even less.