

# **Life and Disability**

# **Insurance for Employees**

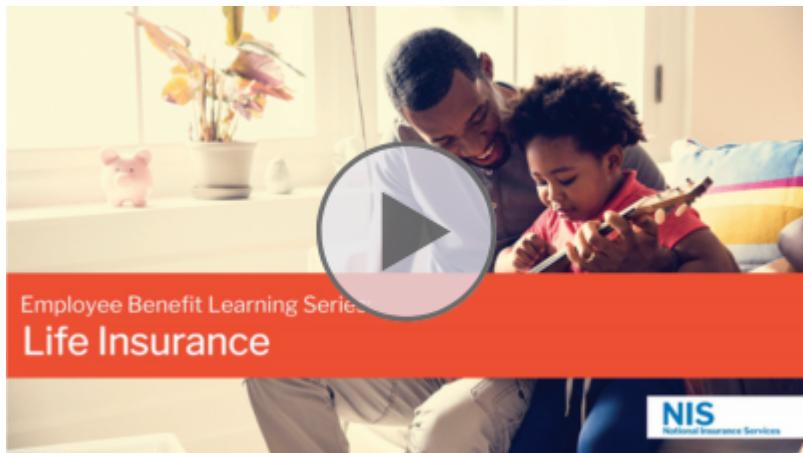


VLCT members get great group rates on life insurance, short-term disability insurance, and long-term disability insurance from Madison National Life and National Insurance Services through VLCT's partnership with Hickock & Boardman HR Intelligence.

**Learn about why these benefits are important by looking through the documents and links (left) and videos (below) on this page.**

## Life Insurance Overview

*Video opens in a new window.*



## Long Term Disability Insurance Overview

No one ever plans to fall off a ladder, suffer a heart attack, or be diagnosed with cancer but these things happen. Would you be able to pay your bills if you became injured, ill, or suffered an accident and unable to work? Disability insurance can provide you with a portion of your income should you become disabled. Benefits can be used to help pay for your mortgage, utilities, college tuition, medical insurance payments, and more. There are two types of disability insurance: short term and long term. [Learn more.](#)



*Video opens in a new window.*



Publication Date

03/26/2024



Copyright Vermont League of Cities and Towns  
Current as of: 2/8/2026