

# BENEFIT INFORMATION:

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## Short-Term Disability Income

- ◆ All STD rates are guaranteed for 2 years from the effective date of coverage.
- ◆ Maternity is covered as any other illness.
- ◆ Short Term Disability benefits are based on **60%** of basic weekly earnings.
- ◆ **Basic Weekly Earnings** or **Predisability Income means** the Insured Person's average weekly base salary or hourly pay from the Employer before taxes on the Determination Date. The "Determination Date" is the last day worked just prior to the date the Disability begins.  
It also includes paid commissions averaged over the 12 months just prior to the Determination Date; or over the actual period of employment with the Employer just prior to that date, if shorter. It does **not** include bonuses, overtime pay, or any other extra compensation. It does **not** include income from a source other than the Employer.
- ◆ Benefits are payable on a weekly basis while the insured is disabled and under the care of a licensed physician or surgeon.

## STD Issue Limits

<u>No. of Employees</u>	<u>Amount of Benefit</u>
2-4	up to \$750
5-9	up to \$1,000
10+	up to \$1,250

## Plan Designs

- ◆ **Plan I** Maximum benefit period 13 weeks Disability due to injury 1st day Disability due to sickness 8th day
- ◆ **Plan II** Maximum benefit period 26 weeks Disability due to injury 1st day Disability due to sickness 8th day

## Benefit Offsets & Exclusions

- ◆ Offsets include compulsory benefits, other insurance plans, employer's retirement plans, social security and government retirement plans.
- ◆ Exclusions: Weekly Benefits will not be payable for any period of Disability:
  - (1) which is the result of an intentionally self-inflicted Injury or suicide attempt;
  - (2) during which the Insured Person is not under the Regular Care of a Physician;
  - (3) which is the result of war (declared or undeclared) or any act of war;
  - (4) which is the result of a Sickness or Injury for which the Insured Person receives benefits under Workers' Compensation or similar coverage; or
  - (5) which arises out of (or in the course of) any employment for wage or profit, when the Disability would be covered by Workers' Compensation or similar coverage if: (a) the Employer had enrolled the Insured Person for such coverage; and (b) the Insured Person and Employer had cooperated in filing a claim under that plan; or
  - (6) during which the Insured Person receives payment under the Employer's Sick Leave or Salary Continuance Plan.

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## Partial Disability Benefit

- ◆ The Company will pay a Weekly Partial Disability Benefit, if the Insured Person:
  - (1) becomes Partially Disabled while insured for this benefit;
  - (2) is engaged in Partial Disability Employment;
  - (3) is earning at least 20% of Basic Weekly Earnings when Partial Disability Employment begins;
  - (4) is under the Regular Care of a Physician; and
  - (5) at his or her own expense, submits proof of continued Partial Disability, Physician's care and reduced earnings to the Company upon request.

The Insured Person is not required to be Totally Disabled prior to receiving Weekly Partial Disability Benefits. The Day Benefits Begin may be reached by days of Total Disability, Partial Disability, or any combination of these. Proportional benefits will be paid for a partial week of Partial Disability.