



## What is it?

Short-term disability insurance pays you a portion of your salary while you're away from work or recovering from a covered illness or injury.

## Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability policy provides money that can help you pay your bills.

## Your short-term disability coverage

<b>Eligibility description</b>	All full-time and part-time benefit eligible employees
<b>Contribution</b>	You pay the cost of your coverage.
<b>Coverage amount</b>	60% of your weekly salary to a maximum of \$1,000 per week
<b>Maximum payment period</b>	24 weeks
<b>Accident elimination period</b>	14 Days
<b>Illness elimination period</b>	14 Days
<b>Recurrent disability benefits</b>	If you become disabled for the same condition within 2 weeks following your prior disability, your benefits will continue under the same claim.
<b>Preexisting conditions:</b> Any condition or symptom for which you, in the specified time period before coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months lookback; 12 months after exclusion
<b>Premium waived if disabled:</b> Premium won't need to be paid when you're receiving benefits.	Yes



## Short-term disability rate information

Age range	Premium monthly rate per \$10
0 – 39	\$0.683
40 – 44	\$0.712
45 – 49	\$0.731
50 – 54	\$0.745
55 – 59	\$0.763
60 – 64	\$0.826
65 – 69	\$0.856
70+	\$0.890

## Exclusions, limitations, and reductions

Like any insurance, this short-term disability insurance policy does have exclusions. You won't receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability occurs while you're committing a felony or misdemeanor, or participating in a riot

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Your benefits may be reduced if you're eligible to receive income or benefits from:

- State disability or no-fault insurance
- A retirement plan
- Social Security
- Any form of employment
- Workers' compensation
- Salary continuance plan
- State paid family leave benefits
- Any other group insurance plan
- Unemployment
- Recovery from third party

State variations apply.

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