



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

Eligibility description	All full-time and part-time benefit eligible employees
Contribution	You pay the cost of your coverage.
Coverage amount	60% of your weekly salary to a maximum of \$1,000 per week
Maximum payment period	22 weeks
Accident elimination period	30 Days
Illness elimination period	30 Days
Recurrent disability benefits	If you become disabled for the same condition within 2 weeks following your prior disability, your benefits will continue under the same claim.
Preexisting conditions: 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
Premium waived if disabled: 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 – 24	\$0.394
25 – 39	\$0.393
40 – 44	\$0.411
45 – 49	\$0.422
50 – 54	\$0.429
55 – 59	\$0.439
60 – 64	\$0.476
65 – 69	\$0.493
70+	\$0.514

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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