

## Short Term Disability Insurance

When it comes to handling Short Term Disability claims, our team of experts is standing by. Our claims examiners have been with us for an average of 6 years, and our nurse case managers boast an average tenure of 8 years (internal company data as of July 31, 2018). With this kind of expertise, we can typically render our initial claim decision in just 3-5 days, because the last thing a claimant needs is a delay.

### Covered Members

A regular employee of the Employer working 40 or more hours per week.

	Group STD
<b>Benefit Schedule</b>	60%
<b>Insured Predisability Earnings</b>	\$2,500
<b>Maximum Weekly Benefit</b>	\$1,500
<b>Minimum Weekly Benefit</b>	\$25
<b>Benefit Waiting Period Accident</b>	0 Days
<b>Benefit Waiting Period Sickness</b>	7 Days
<b>Maximum Benefit Period</b>	90 Days
<b>Guarantee Issue</b>	Full Benefit
<b>Employer Contribution</b>	100%
<b>Minimum Participation</b>	100%
<b>Taxability of Benefits</b>	Taxable
<b>Partial/Residual Disability</b>	Included
<b>Temporary Recovery</b>	90 Days
<b>Maternity</b>	Covered the same as any other illness

### Additional Plan Design Details

- Health Advocacy Select solution is included. This service is provided in partnership with Health Advocate(SM) and is available to short term disability claimants to assist with navigating healthcare questions and concerns for the duration of their claim.
- This is a non-occupational plan providing coverage for disabilities occurring off the job.
- This coverage includes a Reasonable Accommodation Expense Benefit, which reimburses employers for workplace modifications that enable employees to return to or remain at work.
- With the Return To Work Incentive, work earnings will not be deducted until the benefit plus work earnings exceed 100% of Predisability Earnings.
- STD benefits are no longer payable once an insured member begins receiving LTD benefits.