



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

Short-term disability	
Eligibility description	All full-time employees electing option 3 (31 day sickness and 31 day accident)
Contribution	You pay the cost of your coverage.
Coverage amount	66.67% of your weekly salary to a maximum of \$8,000 per week
Maximum payment period	9 weeks including the elimination period
Accident benefits begin	Day 31
Illness benefits begin	Day 31
Hospitalization benefits begin	Day 1
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.
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.
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.	Not applicable



Short-term disability rate information

Monthly rate	\$0.482 per \$10 of covered benefit
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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
- Sick leave
- State paid family leave benefits
- Any other group insurance plan
- Unemployment
- Recovery from third party

State variations apply.



What is it?

Long-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 long-term disability coverage

Long-term disability																									
Eligibility description	All full-time employees electing the STD option 3 (31 day sickness and 31 day accident)																								
Contributions	You pay the cost of your coverage.																								
Coverage amount	66.67% of your monthly salary to a maximum of \$8,000 per month																								
Maximum payment period	<p>Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later:</p> <table> <tr> <th>Age at disability</th><th>Maximum benefit period</th></tr> <tr> <td>Under 60</td><td>To age 65</td></tr> <tr> <td>60</td><td>60 months</td></tr> <tr> <td>61</td><td>48 months</td></tr> <tr> <td>62</td><td>42 months</td></tr> <tr> <td>63</td><td>36 months</td></tr> <tr> <td>64</td><td>30 months</td></tr> <tr> <td>65</td><td>24 months</td></tr> <tr> <td>66</td><td>21 months</td></tr> <tr> <td>67</td><td>18 months</td></tr> <tr> <td>68</td><td>15 months</td></tr> <tr> <td>69+</td><td>12 months</td></tr> </table>	Age at disability	Maximum benefit period	Under 60	To age 65	60	60 months	61	48 months	62	42 months	63	36 months	64	30 months	65	24 months	66	21 months	67	18 months	68	15 months	69+	12 months
Age at disability	Maximum benefit period																								
Under 60	To age 65																								
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63	36 months																								
64	30 months																								
65	24 months																								
66	21 months																								
67	18 months																								
68	15 months																								
69+	12 months																								
Elimination period	90 days																								
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.																								
Preexisting condition(s): 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.	Not applicable																								
EmployeeConnectSM services: Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included																								

Long-term disability rate information

Monthly rate	\$0.567 per \$100 of covered payroll
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