Companion Life's

Voluntary Short Term Disability Income

Greene County Public Schools

Group Number 907-05-72196-000

Voluntary Short Term Disability Income coverage from Companion Life gives your employees the peace of mind that a protected paycheck brings. A program designed to help maintain a family's current lifestyle and their plans for the future if the employee becomes disabled as a result of a non-occupational accident or illness. A plan with the flexibility to meet an employee's individual needs.

Benefits begin on the **first day** of covered disability which results from an accident, on the **eighth day** of a covered disability due to illness, and continues for a maximum benefit period of **thirteen weeks**.

PREFERRED RATES - EMPLOYEE MONTHLY COST

Employees may select from $150 to $750 per week.

Plan 1 1-8-13 Monthly Premium													
Annual salary must be at least:													
Income Level	$11,700	$15,600	$19,500	$23,400	$27,300	$31,200	$35,100	$39,000	$42,900	$46,800	$50,700	$54,600	$58,500
Benefit Level													
Age Category	$150	$200	$250	$300	$350	$400	$450	$500	$550	$600	$650	$700	$750
< - 30	9.68	12.90	16.13	19.35	22.58	25.80	29.03	32.25	35.48	38.70	41.93	45.15	48.38
30 - 34	9.96	13.28	16.60	19.92	23.24	26.56	29.88	33.20	36.52	39.84	43.16	46.48	49.80
35 - 39	9.96	13.28	16.60	19.92	23.24	26.56	29.88	33.20	36.52	39.84	43.16	46.48	49.80
40 - 44	9.96	13.28	16.60	19.92	23.24	26.56	29.88	33.20	36.52	39.84	43.16	46.48	49.80
45 - 49	10.52	14.02	17.53	21.03	24.54	28.04	31.55	35.05	38.56	42.06	45.57	49.07	52.58
50 - 54	12.63	16.84	21.05	25.26	29.47	33.68	37.89	42.10	46.31	50.52	54.73	58.94	63.15
55 - 59	14.73	19.64	24.55	29.46	34.37	39.28	44.19	49.10	54.01	58.92	63.83	68.74	73.65
60 - 64	17.25	23.00	28.75	34.50	40.25	46.00	51.75	57.50	63.25	69.00	74.75	80.50	86.25
65 - 69	22.73	30.30	37.88	45.45	53.03	60.60	68.18	75.75	83.33	90.90	98.48	106.05	113.63
70 - 74	30.57	40.76	50.95	61.14	71.33	81.52	91.71	101.90	112.09	122.28	132.47	142.66	152.85
75 +	38.57	51.42	64.28	77.13	89.99	102.84	115.70	128.55	141.41	154.26	167.12	179.97	192.83

Note: Benefit cannot exceed 66 ⅔% of salary

This premium cost chart is for illustrative purposes only; your premium cost may be slightly higher or lower due to rounding. the information provided is only a summary of benefits available. Refer to your certificate for details and limitations of coverage.

Partial Disability Benefit – This benefit supports a recovering employee's return to full potential through part-time work.

Enrollment Age Freeze – As long as an employee remains enrolled, the premium payable for the selected insurance coverage will always be based upon the employee's age at the time of original enrollment.

Program includes $10,000 of Accidental Death and Dismemberment (AD&D) coverage.

Companion Life

P.O. Box 100102 | Columbia, SC 29202-3102
800-753-0404 | 800-836-5433 fax
clife@companiongroup.com x CompanionLife.com
Rated A+ (Superior) by A.M. Best

This outline of coverage for Short Term Disability is not a contract. Full details of the coverage are included in the certificate of coverage and master policy from Companion Life. Plan is administered and underwritten by Companion Life.

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Benefits begin on the **fifteenth day** of covered disability which results from an accident, on the **fifteenth day** of a covered disability due to illness, and continues for a maximum benefit period of **thirteen weeks**.

PREFERRED RATES - EMPLOYEE MONTHLY COST

Employees may select from $150 to $750 per week.

Plan 3 15-15-13 Monthly Premium													
Annual salary must be at least:													
Income Level	$11,700	$15,600	$19,500	$23,400	$27,300	$31,200	$35,100	$39,000	$42,900	$46,800	$50,700	$54,600	$58,500
Benefit Level													
Age Category	$150	$200	$250	$300	$350	$400	$450	$500	$550	$600	$650	$700	$750
< - 30	7.44	9.92	12.40	14.88	17.36	19.84	22.32	24.80	27.28	29.76	32.24	34.72	37.20
30 - 34	7.58	10.10	12.63	15.15	17.68	20.20	22.73	25.25	27.78	30.30	32.83	35.35	37.88
35 - 39	7.58	10.10	12.63	15.15	17.68	20.20	22.73	25.25	27.78	30.30	32.83	35.35	37.88
40 - 44	7.58	10.10	12.63	15.15	17.68	20.20	22.73	25.25	27.78	30.30	32.83	35.35	37.88
45 - 49	8.00	10.66	13.33	15.99	18.66	21.32	23.99	26.65	29.32	31.98	34.65	37.31	39.98
50 - 54	9.54	12.72	15.90	19.08	22.26	25.44	28.62	31.80	34.98	38.16	41.34	44.52	47.70
55 - 59	11.22	14.96	18.70	22.44	26.18	29.92	33.66	37.40	41.14	44.88	48.62	52.36	56.10
60 - 64	13.19	17.58	21.98	26.37	30.77	35.16	39.56	43.95	48.35	52.74	57.14	61.53	65.93
65 - 69	17.25	23.00	28.75	34.50	40.25	46.00	51.75	57.50	63.25	69.00	74.75	80.50	86.25
70 - 74	23.28	31.04	38.80	46.56	54.32	62.08	69.84	77.60	85.36	93.12	100.88	108.64	116.40
75 +	29.31	39.08	48.85	58.62	68.39	78.16	87.93	97.70	107.47	117.24	127.01	136.78	146.55

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