

Group Short-Term Disability

Income Protection from Short-Term Illness or Injury

Our Short-Term Disability (STD) plan helps replace lost income should an insured employee become totally disabled due to a non-occupational accident or sickness, including pregnancy or complications of pregnancy.

Plan Options

■ Flexible Plan Designs

Options such as the benefit amount, the day benefits begin, and the maximum period for which benefits are payable, are selected by the employer creating a tailor-made group plan.

■ Short-Term Disability Plan Options

Benefit Percentage of Basic Weekly Income 60% of Salary (66-2/3% or 70% of salary may be available to select groups).

■ Maximum Weekly Benefit

Payable up to \$500 (higher maximum benefits available to qualified groups).

■ Waiting Period

Waiting periods for accident and sickness can be as short as 0 day accident, 7th day sickness, with many other options available.

■ Maximum Benefit Period

Available options are 13, 26 and 52 weeks.

■ Definition of Total Disability

An insured is considered to be totally disabled if they are unable to perform the material and substantial duties of their own occupation on a full-time basis,

or part-time basis, and are not receiving any earnings for performing work or service.

■ Integrated STD and LTD Management

For customers with STD and LTD, the initial management of the STD claim is evaluated for the potential for a long-term disability. Based on the review of the claim, early intervention steps are established. This allows for earlier influence on medical treatment, rehabilitation, and return to work efforts. In addition, the claimant has fewer claims forms to complete and a better overall claim experience.

■ Online Claim Reporting (Groups with 100+ Insureds)

We offer customers the ability to view STD claim information online through our Benefits Manager portal. Detailed information such as date of loss, age of claimant, date of payment and amount of payment is available.

■ GuidanceResources® Online

We offer online resources, articles and information on a variety of topics including personal, health, family matters, financial and legal concerns free of charge. This service is available online 24-hours a day, seven days a week to all insured participants under our STD program.

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