

Short Term Disability Insurance



A Short Term Disability Income Plan that helps replace a portion of income due to illness or accidental Injury. Monthly benefit amounts can cover up to 66.66% of salary. A partial disability benefit provides benefits for those that return to work, but are not making 100% of their pre-disability income.

Guaranteed Income During Illness or Covered Accident

- **Four (4) plans available**
- **Benefit periods up to 36 months**
- **Monthly benefit amounts up to \$7,500**
- **Spouse coverage available**
- **Guaranteed renewable to age 75**
- **On-the-Job Accident Benefit:** pays if the Covered Person is injured on the job and is unable to work as a result of the injury. Monthly benefit amounts can be up to \$7,500 per month, or up to 66% of the current monthly income whichever is less; will be coordinated with Workers Compensation benefits.
- **Off-the-Job Accident:** pays if the Covered Person becomes injured off the job and is unable to work as a result of the injury. Monthly benefit amounts up to \$7,500 per month or up to 66% of the current monthly income whichever is less.
- **Sickness:** pays if the Covered Person become sick and are unable to work. Monthly benefit amounts up to \$7,500 per month or up to 66% of your current monthly income whichever is less.
- **Maximum Benefit Period:** the Covered Person has the option to choose how long to will receive disability benefits. Benefit periods are 3, 6, 12 and 24 months.
- **Partial Recovery Benefit:** pays 25% of the Total Disability Benefit for three months if the Covered Person returns to work after being totally disabled, but is unable to work at full capacity to earn 100% of pre-disability income.
- **Waiver of Premium Benefit:** payment of premiums will be waived after 90 days of Total Disability for as long as Total Disability continues up to the Maximum Benefit Period.
- **Mental Illness/Substance Abuse:** pays up to 50% of the Total Disability Benefit amount for a maximum of three months, if the Covered Person is diagnosed as totally disabled by a medical doctor due to mental illness or substance abuse.
- **Future Increase Option:** for additional premium, the employee has the option to increase the Total Disability Benefit during an Option Period or life changing event such as marriage, childbirth or adoption.

This Policy provides Limited Benefits. Policy Form SL-EMPDI 16 is not available in all states and benefits may vary. The policy has specific terms and conditions relating to coverage, including limitations and exclusions. Not yet available in the following states: AK, CO, CT, FL, MA, MN, ND, NM, VT, WA

Short Term Disability Insurance

Plan A, Off-the-Job Accident / Sickness &
100% On-the-Job Accident, Occupation Class 4 Texas
Monthly Premium Table

Age Band:	17-49		50-64		65-74	
Off-the-Job Acc & Sck / 100% On-the Job Acc	6 Months 14/14 EP	12 Months 14/14 EP	6 Months 14/14 EP	12 Months 14/14 EP	6 Months 14/14 EP	12 Months 14/14 EP
\$250 / \$250	10.01	13.51	14.43	21.63	19.26	30.98
\$500 / \$500	20.00	27.00	28.85	43.25	38.50	61.95
\$750 / \$750	30.01	40.51	43.28	64.88	57.76	92.93
\$1,000 / \$1,000	40.00	54.00	57.70	86.50	77.00	123.90
\$1,250 / \$1,250	50.01	67.51	72.13	108.13	96.26	154.88
\$1,500 / \$1,500	60.00	81.00	86.55	129.75	115.50	185.85
\$1,750 / \$1,750	70.01	94.51	100.98	151.38	134.76	216.83
\$2,000 / \$2,000	80.00	108.00	115.40	173.00	154.00	247.80
\$2,250 / \$2,250	90.01	121.51	129.83	194.63	173.26	278.78
\$2,500 / \$2,500	100.00	135.00	144.25	216.25	192.50	309.75
\$2,750 / \$2,750	110.01	148.51	158.68	237.88	211.76	340.73
\$3,000 / \$3,000	120.00	162.00	173.10	259.50	231.00	371.70
\$3,250 / \$3,250	130.01	175.51	187.53	281.13	250.26	402.68
\$3,500 / \$3,500	140.00	189.00	201.95	302.75	269.50	433.65
\$3,750 / \$3,750	150.01	202.51	216.38	324.38	288.76	464.63
\$4,000 / \$4,000	160.00	216.00	230.80	346.00	308.00	495.60
\$4,250 / \$4,250	170.01	229.51	245.23	367.63	327.26	526.58
\$4,500 / \$4,500	180.00	243.00	259.65	389.25	346.50	557.55
\$4,750 / \$4,750	190.01	256.51	274.08	410.88	365.76	588.53
\$5,000 / \$5,000	200.00	270.00	288.50	432.50	385.00	619.50
\$5,250 / \$5,250	210.01	283.51	302.93	454.13	404.26	650.48
\$5,500 / \$5,500	220.00	297.00	317.35	475.75	423.50	681.45
\$5,750 / \$5,750	230.01	310.51	331.78	497.38	442.76	712.43
\$6,000 / \$6,000	240.00	324.00	346.20	519.00	462.00	743.40
\$6,250 / \$6,250	250.01	337.51	360.63	540.63	481.26	774.38
\$6,500 / \$6,500	260.00	351.00	375.05	562.25	500.50	805.35
\$6,750 / \$6,750	270.01	364.51	389.48	583.88	519.76	836.33
\$7,000 / \$7,000	280.00	378.00	403.90	605.50	539.00	867.30
\$7,250 / \$7,250	290.01	391.51	418.33	627.13	558.26	898.28
\$7,500 / \$7,500	300.00	405.00	432.75	648.75	577.50	929.25