



# Short Term Disability & Income Protection

## Short Term Disability

RATES Per \$10 of Weekly Indemnity									
Plan #1									
Census	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
42	\$0.410	\$0.470	\$0.720	\$0.660	\$0.530	\$0.560	\$0.720	\$0.910	\$1.250
Rate Guarantee		2 Years							

### STD benefits and premium amounts depend on the weekly salary.

#### Example

Bob earns \$52,500 annually. His carrier rounds down to the nearest thousand (\$52,000), so his weekly salary (for the purposes of calculation) is \$ 1 ,000.

- This plan design is 60% of weekly earnings, up to a \$1000 weekly max benefit.
- His rate is .660 (age 35 – 39)

According to the plan design:

Weekly Benefit Amount	Monthly Premium	Weekly Payroll deduction
.60 x \$1000 (weekly salary)	\$600 x .660 / 10	\$39.60 x 12 / 52
<b>\$600</b>	<b>\$39.60</b>	<b>\$9.14</b>

BENEFITS	
All Eligible Employees	
Benefits Begin Accident/Sickness	8th day/8th day
Duration of Benefits	12 weeks
Definition of Disability	Own Job
Weekly Benefit	60% to \$1,000
Interruption of Elimination Period	Unlimited, no set number of days
Salary Continuation /Association IDI	Salary Continuation - Benefit amount exceeds 100%
Minimum Weekly Benefit	Flat \$25
Pre-Existing Condition	3/12 with 2 week limitation, Continuity of Coverage.
Earnings Definition	Standard, excluding bonus & commission
State Integration	Not Applicable
Telephonic Claims	TeleGuard Included

