

What you need to know about your Worksite Short Term Disability Benefits

Elimination Period:	This is a period of consecutive days of disability before benefits may become payable under the contract.
Maximum Benefit Duration:	This is the length of time that you may be paid benefits if continuously disabled as outlined in the contract.
Pre-Existing Condition Period:	Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage.

Worksite Short Term Disability Coverage Option 1

You may select a minimum weekly benefit of \$200 up to a maximum Weekly benefit of \$750, in increments of \$100, not to exceed 70% of your weekly pre-disability earnings.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
14 days injury / 14 days sickness	13 weeks	12 months / 12 months

Option 1 Payroll Deduction Illustration: 2 Times Per Month

If your annual salary is at least:	You may select a Weekly benefit of:	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$14,857	\$200	\$6.30	\$6.30	\$7.00	\$6.70	\$5.30	\$4.80	\$5.40	\$6.40	\$8.00	\$9.30	\$10.10	\$10.80	\$10.80
\$22,286	\$300	\$9.45	\$9.45	\$10.50	\$10.05	\$7.95	\$7.20	\$8.10	\$9.60	\$12.00	\$13.95	\$15.15	\$16.20	\$16.20
\$29,714	\$400	\$12.60	\$12.60	\$14.00	\$13.40	\$10.60	\$9.60	\$10.80	\$12.80	\$16.00	\$18.60	\$20.20	\$21.60	\$21.60
\$37,143	\$500	\$15.75	\$15.75	\$17.50	\$16.75	\$13.25	\$12.00	\$13.50	\$16.00	\$20.00	\$23.25	\$25.25	\$27.00	\$27.00
\$44,571	\$600	\$18.90	\$18.90	\$21.00	\$20.10	\$15.90	\$14.40	\$16.20	\$19.20	\$24.00	\$27.90	\$30.30	\$32.40	\$32.40
\$52,000	\$700	\$22.05	\$22.05	\$24.50	\$23.45	\$18.55	\$16.80	\$18.90	\$22.40	\$28.00	\$32.55	\$35.35	\$37.80	\$37.80

Note: Premiums are based on your weekly salary and your age as of 12/01.

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