

Short Term Disability

Issue Age Rated Voluntary Short Term Disability Coverage

Coverage Options	Non-Occ
Benefit Percentage	60%
Available Purchase Amounts	\$100 - \$750 per week in \$25 increments
Maximum Guaranteed Issue Amounts	\$750 per week
Elimination Period	7/7, 14/14, 30/30
Benefit Duration	13 weeks or 26 weeks
Pre Existing Condition Options	12/12
Definition of Disability	Own Occupation
Disabled and Working (Residual Benefits)	Pays a discounted benefit when current earnings are more than 20%, but less than or equal to 80% of pre-disability earnings.
Offsets at time of Claim	Limited
Pregnancy	Same as any other Illness (SAAO)
Mental Illness & Drug & Alcohol Benefit	100% of the benefit for the full benefit duration
Waiver of Premium	Begins the 1 st of the month following satisfaction of the Elimination Period
Replacement	Yes, with continuity of coverage
Annual Open Enrollments	Modified open enrollment with a two level increase allowed without EOI
Issue Ages	9 age bands
Rate Structure	Issue Age, Unisex. Unismoke.
Effective Date of Coverage	Effective Date of Coverage – Coverage starts on the Certificate Effective Date shown on the Schedule of Insurance provided the insured has enrolled and is actively at work on that date.
Minimum Participation	5 enrolled lives
Minimum Hours Worked Requirement	20 hours
Claims Service	Telephonic Claims