

## Short and Long Term Disability



- Multiple plan options with the flexibility to customize coverage to employer groups
- Programs focus on both partial income replacement and employee rehabilitation
- Disability claim experts go above and beyond to help employees return to work

Product Features	
<ul style="list-style-type: none"> <li>• Wide range of elimination periods and benefit durations</li> <li>• Income replacement up to 66 2/3% of salary on most group disability plans</li> </ul>	<ul style="list-style-type: none"> <li>• Vocational rehabilitation and return-to-work assistance where appropriate</li> <li>• Premium waiver during periods of eligible disability</li> </ul>
Short Term Disability 2 – 99 Lives	
<b>Benefit Percentage</b>	40% / 50% / 60% / 66 2/3% / 70% / 20% with no offset
<b>Maximum Benefit / Guarantee Issue</b>	<ul style="list-style-type: none"> <li>• Coverage up to \$2,500 weekly</li> <li>• Guarantee Issue:               <ul style="list-style-type: none"> <li>◦ 2-9 Enrolled Lives: \$1,500 weekly</li> <li>◦ 10-99 Enrolled Lives: \$2,500 weekly</li> </ul> </li> </ul>
<b>Minimum Benefit</b>	\$25 to \$75
<b>Elimination Period</b>	0 / 7, 7 / 7, 14 / 14, or 29 / 29
<b>Other Benefit Options</b>	<ul style="list-style-type: none"> <li>• Survivor Benefit</li> <li>• 24 Hour Protection</li> <li>• First Day Hospital</li> </ul>

Exclusions, Limitations and Reductions: STD benefits are subject to exclusions and limitations, [including a pre-existing condition exclusion,] and are subject to off sets with other income amounts, including but not limited to Social Security disability and retirement, Workers Compensation, and other disability income benefits.

Long Term Disability 2 – 99 Lives	
<b>Benefit Percentage</b>	50% / 60% / 66 2/3%
<b>Maximum Benefit / Guarantee Issue</b>	<ul style="list-style-type: none"> <li>• 2 – 9 Enrolled: \$6,000 / \$6,000</li> <li>• 10+ Enrolled: \$7,500 / \$7,500</li> <li>• Other Maximum Benefits are available with underwriting approval</li> </ul>
<b>Minimum Benefit</b>	10% of gross monthly benefit or \$100, whichever is greater
<b>Elimination Period</b>	90 or 180 days
<b>Benefit Duration</b>	ADEA1, SSNRA, 2-year ADEA1, 5-year ADEA1
Other Benefit Options	
<ul style="list-style-type: none"> <li>• Wide range of elimination periods and benefit duration</li> <li>• Rehabilitation and return-to-work assistance when appropriate</li> <li>• Premium waiver during periods of eligible disability</li> </ul>	

Exclusions, Limitations and Reductions: LTD benefits are subject to exclusions and limitations, including a pre-existing condition exclusion and limited benefits for disabilities caused or contributed to by mental illness, substance abuse, and special conditions. Benefits are subject to offsets with other income amounts, including but not limited to Social Security disability and retirement, Workers Compensation, work earnings while disabled, and other disability income benefits.