

# Voluntary Group Short-Term Disability

## Flexible Protection from Short-Term Illness or Injury

Our Voluntary Short-Term Disability (VSTD) plan gives insured employees the means to help replace lost income should they become totally disabled due to a non-occupational accident or sickness, including pregnancy or complications of pregnancy. The maximum period for which benefits are payable are selected by the employer and the benefit amount is selected by each employee, creating a flexible benefit solution and a tailor-made group plan for each employee.

### Plan Options

#### ■ Group Size

Competitive programs for groups of all sizes. Available to groups with 2 or more lives (minimum of 10 in state of Washington).

#### ■ Maximum Weekly Benefit

Selected by the insured employee, ranging from a minimum of \$100 to a maximum of \$750 (\$1150 for groups with 100+ lives) in \$50 increments not to exceed 60% of basic weekly income.

#### ■ Waiting Period

Waiting periods for accident and sickness can be as short as 1st day accident, 8th day sickness, with many other options available.

#### ■ Maximum Benefit Period

Available options are 13, 26 and 52 weeks.

#### ■ Pre-Existing Conditions:

12/12 pre-existing condition applies (3/12 in PA).

#### ■ Definition of Total Disability

An insured is considered to be totally disabled if they are unable to perform the material and

substantial duties of their own occupation on a full-time basis, or part-time basis, and is not receiving any earnings for performing work or service.

#### ■ Partial Disability Benefit

This benefit pays an employee that has an injury or sickness, but is able to perform one or more (but not all) of material and substantial duties of their job or are only able to perform their own occupation on a part-time basis. The benefit will be paid for a disability once the insured has met the elimination period with a combination of total and/or partial disability and is earning less than 80% of their pre-disability income.

#### ■ GuidanceResources® Online

We offer online resources, articles and information on a variety of topics including personal, health, family matters, financial and legal concerns free of charge. This service is available online 24-hours a day, seven days a week to all insured participants under our VSTD program.

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