

Short-Term DISABILITY INSURANCE

How long could you afford to be without a paycheck?



**SecureCare
Group Insurance**

Underwritten by
Standard Life and Accident Insurance Company

How can Short-Term Disability Insurance Work for Me?

What is Short-Term Disability Insurance?

Let's face it, most of us depend on our income to survive. Any disruption in pay, even for a short time, could be a financial hardship for some and devastating for many. Short-Term Disability Insurance helps replace a portion of income if you become injured or sick and are unable to work for a period of time. The plans also pay benefits if you return to work but are not able to earn 100% of your pre-disability income. Short-term Disability Insurance benefits can be used to replace up to 66% of your monthly income.

So how could this work for me?

Here's an example: If you had a back injury that required treatment, hospitalization and rehabilitation, and you could not work for **3 months**, the benefits from your Short-Term Disability Insurance could look like this if you applied for \$1,600 per month and the optional riders shown below:

Off-the-Job Injury Benefit	\$1,600 PER MONTH	x 3 MONTHS	=	\$4,800
Emergency Room Rider:			+	\$100
Hospital Admission Rider:			+	\$500
Rehabilitation Rider:	\$100 PER VISIT	x 5 VISITS	=	\$500
TOTAL BENEFITS:			=	\$5,900

CHOOSE THE BENEFITS THAT ARE RIGHT FOR YOU

- Coverage is available for ages 18 - 74
- You design the plan specifically for your needs
- All employees working 30 hours or more per week are eligible (with minimum salary of \$12,000 per year)
- You are covered from the day your application is submitted depending on underwriting⁷
- Guaranteed renewable to age 75

DISABILITY BENEFITS

On-the-Job Accident

pays if you applied for this benefit and are injured on the job and are unable to work as a result of the injury. Monthly benefit amounts can be up to \$7,500 per month, or up to 66% of your current monthly income whichever is less, but would be coordinated with any Workers Compensation benefits you may have

Off-the-Job Accident

pays if you are injured off the job and are unable to work as a result of the injury. Monthly benefit amounts up to \$7,500 per month or up to 66% of your current monthly income whichever is less

Sickness

pays if you become sick and are unable to work. Monthly benefit amounts up to \$7,500 per month or up to 66% of your current monthly income whichever is less

Maximum Benefit Period

you have the option to choose how long you will receive disability benefits. Benefit periods are 3, 6, 12 and 24 months

Partial Recovery Benefit

if you return to work after being totally disabled, but are unable to work at full capacity to earn 100% of your pre-disability income, you will receive 25% of your Total Disability Benefit for three months⁸

Waiver of Premium

if you are totally disabled for at least 90 days or your selected Elimination Period if longer, your premium payments will be waived up to your Maximum Benefit Period

Mental Illness and Substance Abuse Benefit

if you are diagnosed as totally disabled by a medical doctor due to mental illness or substance abuse, you will receive up to 50% of your Total Disability Benefit amount for a maximum of three months

Portability⁹

if you leave your employer you can take your coverage with you as long as you continue to pay the premium

Future Increase Option

for additional premium, you have the option to increase your Total Disability Benefit during an Option Period or life changing event such as marriage, childbirth or adoption

Pregnancy Benefit

pregnancy is covered under the Sickness Benefit if the coverage has been in force for at least 10 months. Complications of pregnancy will be covered as any other sickness and will not be subject to the 10 month waiting period

Pre-existing Condition Benefit¹⁰

if you have a disability from a pre-existing condition during the first 12 months of coverage, you can still receive a percentage of your Total Disability or Partial Recovery Benefit for three months

Survivor Benefit¹¹

if you become totally disabled for at least 30 days and die as a result of your disability, upon proof of death, your beneficiary will receive three times the monthly Total Disability Benefit



ADD RIDERS TO ENHANCE YOUR BENEFITS

OPTIONAL RIDERS¹²

Wellness and Preventive Care Benefit Rider

this Rider pays a benefit for routine doctor visits that include checkups, immunizations and other screenings for the prevention of sickness, disease or other health-related problems

Emergency Room Benefit Rider

if you become injured or sick and receive emergency treatment in the emergency room of a hospital or other covered facility, you will receive a lump sum payment of the benefit amount you selected

Hospital Admission Benefit Rider

if you are admitted and confined overnight to a hospital as a result of a covered injury or sickness, you will receive a lump sum payment of the benefit amount you selected

Outpatient Surgery Benefit Rider

if, as a result of a covered injury or sickness, you require surgery in an ambulatory surgery center or the outpatient surgical department of a hospital, you will receive a lump sum payment of the benefit amount you selected

Rehabilitation Services Benefit Rider

if you require rehabilitation services following a covered accident or illness, you will receive your selected benefit amount for each day of treatment up to the maximum number of benefit days

Accidental Death Benefit Rider

you may select a benefit amount from \$5,000 - \$50,000, in \$5,000 increments, to be paid to your beneficiary in the event of your death

Term Life Benefit Rider

you may select a benefit amount of \$5,000, \$7,500 or \$10,000 to be paid to your beneficiary upon proof of your death

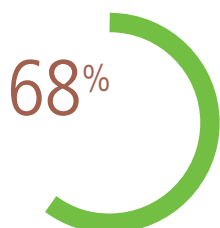
Elimination Period Waiver

if you have an Elimination Period, this waiver will allow you to set aside the Elimination Period and be paid your Total Disability benefit from the first day of inpatient confinement to a licensed acute care hospital until either the end of the Elimination Period or the end of the Total Disability whichever comes first

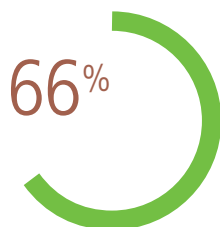


76% of Americans are **living paycheck-to-paycheck**.¹

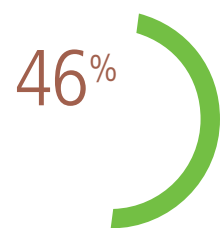
Did you know?



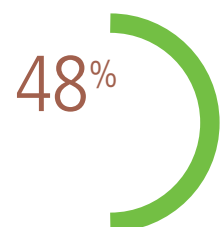
of adults have **no savings** for emergencies.²



of working Americans would find it **difficult to meet** their current financial obligations if their next paycheck was delayed for just one week.³



of working adults would find it difficult to handle a \$400 emergency expense.⁴



Many people believe that disability insurance is not essential for women.

However, **48%** of **current recipients** for disability benefits are women.⁵



Many people believe that sick leave and vacation time can be used to cover expenses during a disability.⁶

However, **3 in 10** people suffer a disabling illness or injury that keeps them **out of work for three months or more**, and the benefits from sick leave and vacation time usually run out in a matter of weeks.⁶

The Cruel Truth Is...

...when your income stops, the bills keep coming.¹³

What would you do if your income suddenly stopped?

How would you pay your bills?

How would you buy groceries?

It's a hard truth to think about, but protecting your income is just as important as health insurance. And just like health insurance, to have something in place when you need it is more than worth the cost.

Short-term Disability Insurance is an affordable way to ensure that if you are sick or injured and are unable to work, you have a consistent source of income, and just as important - peace of mind.

This Policy provides Limited Benefits. Policy Form SL-EMPDI 16-C is not available in all states and benefits may vary. The policy has specific terms and conditions relating to coverage, including limitations and exclusions.

1. CNN Money. Angela Johnson. June 24, 2013. <http://money.cnn.com/2013/06/24/pf/emergency-savings/>.
2. Council for Disability Awareness. Dec. 2015. http://disabilitycanhappen.org/chances_disability/disability_stats.asp
3. American Payroll Association, "Getting Paid in America" Survey, 2015
4. Report on the Economic Well-Being of U.S. Households in 2015. May 2016
5. LIMRA 2016 Disability Awareness Month Fact Sheet.
6. LIMRA 2015 Disability Awareness Month Fact Sheet.
7. An Applicant enrolling outside of open enrollment or initial hire may be subject to underwriting.
8. A Covered Person is no longer eligible to receive Partial Recovery benefits once becoming totally disabled, released by a physician as able to perform material and substantial job duties or working at any job earning more than 75% of their pre-disability income.
9. To be eligible to continue coverage on the date your employment ends, you must have been covered under your Certificate for 30 days, you are not disabled or retired, and the Group Policy remains in force.
10. Depending on the plan selected by the employer, a Covered Person can receive up to 50% of the Total Disability or Partial Recovery Benefit for three months for a disability occurring during the first 12 months of coverage that is a result of a Pre-existing Condition.
11. Depending on the plan selected by the employer, this benefit will be paid if the total disability or partial disability of the covered deceased person had continued for 30 days and he/she was receiving or was eligible to receive Total or Partial Disability benefits.
12. Riders may be applied for during enrollment or added during a subsequent open enrollment period or life changing event (i.e. marriage, divorce, death, birth, adoption, job promotion, etc.), or at any other time with evidence of insurability.
13. America's Income Protection Picture. 2014 Disability Awareness Study. Council for Disability Awareness.



For Service: 1.888.429.0914

For Claims: 1.888.350.1488