

Disability Income Advantage



You're probably familiar with basic disability plans that help you pay your bills when you can't work due to a disability. Disability Income Advantage goes one step further and offers a partial disability benefit if you're able to resume 20 - 80 percent of your normal work schedule. This plan offers many other benefits, such as a survivorship benefit, catastrophic disability, and a terminal illness benefit. Disability Income Advantage helps you concentrate on getting better and returning to work – without depleting your savings or taking on more debt.

Coverage type	Disability Income Advantage is a voluntary, individual guaranteed renewable product to age 70. Benefits will be a base disability-income benefit with multiple embedded benefits.
Benefit amount	Minimum benefit of \$200 and maximum benefit of \$3,000 per month, not to exceed 60% of base monthly income for the Short Term Disability (STD) plan or 75% (less in force coverage) for the Long Term Disability (LTD) plan.
Benefit period	STD: Six months LTD: Two years The benefit period is the maximum number of months a qualifying benefit will be paid. Benefits will not continue after the benefit period ends.
Elimination period	STD: 30/30 LTD: 180/180 Covers off-the-job injuries/sicknesses after the selected number of days of total disability.
Definition of disability	Total disability: the insured, due to a covered sickness or injury, is unable to perform the substantial and material duties of his or her regular occupation for 80 percent of regular work hours and under the regular care of a physician.
Additional included benefits	Survivorship benefit: Provides a lump sum equal to three times the monthly benefit amount if the insured dies while totally disabled and receiving benefits. Waiver of premium: Premium is waived after 90 days of full or partial disability or the elimination period, if longer. Terminal illness: Provides a lump-sum benefit for up to 12 times the monthly benefit amount for diagnosis of a terminal illness made before, or within 60 days of, the onset of the disability. Partial disability: Pays 50 percent of the total disability benefit when the policyholder's disability prevents him or her from performing 20 percent to 80 percent of the normal work schedule. Insured must be totally disabled before the start of partial disability. Catastrophic disability: Removes elimination period for all disability income benefits when the insured is totally disabled regardless of loss of time, duties, or income, and pays another 50 percent of the maximum monthly benefit (i.e., 150 percent of the monthly benefit). Catastrophic disability is loss of sight in both eyes, loss of use of a hand and a foot, both hands, both feet, or the use of any two limbs. Recurrent disability: If employee becomes disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.

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Pre-existing conditions	If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to policy effective date, no benefits will be paid for the first 12 months after the policy effective date.
Coverage period	The benefit period is up to age 70 if not employed or the employment termination date if after age 70. Benefits will not continue after the benefit period ends.
Pregnancy	Will be covered as any other sickness but beginning on the 270th day after the effective date.
Mental disorders	Excluded in base plan.
Portability	Yes

This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage.

THIS POLICY PROVIDES LIMITED BENEFITS.

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