# **Plan Highlights**

# Voluntary Group Short Term Disability Insurance



## **Attain ABA**

### **COVERAGE**

Disability income protection insurance provides a benefit for short term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

### **ELIGIBILITY**

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

## **BENEFIT AMOUNT**

Increments of \$25 from a minimum of \$100 up to \$1,000, not to exceed 60% of covered earnings.

### **DAY BENEFITS BEGIN**

Injury (accident) and Sickness (illness): benefits begin on the 8th consecutive day of disability.

## **MAXIMUM BENEFIT DURATION**

Benefits for one period of disability will be paid up to a maximum of 12 weeks.

## **CONTRIBUTION REQUIREMENTS**

Coverage is 100% Employee Paid.

## RATES

See attached Rate Sheet

## **FEATURES**

- Maternity covered as any other illness
- ▶ Non-occupational coverage
- Partial Disability
- Zero Day Residual: You can accumulate time toward the elimination period even while partially disabled
- Transfer of Coverage provision
- FMLA Continuation
- Military Services Leave of Absence Continuation

## **LIMITATIONS**

- ▶ Pre-Existing Condition Limitation: 12/12
- Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers
  Compensation, State Disability Plans.

## **RELIANCE STANDARD**

LIFE INSURANCE COMPANY

www.reliancestandard.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6451, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.