

SHORT TERM DISABILITY



Companion Life

Resource Equity Group, Agent/Admin.

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Short-term disability insurance provides income for a temporary disability, such as pregnancy, accidental injuries, and illnesses, replacing a portion of your income, up to a specified amount and duration.

BENEFITS:

- Pays the selected weekly income for up to 13 weeks if you are unable to work due to an injury or illness.
- Premium is Waived in the event of disability.
- Benefits start after 7 days of disability due to illness, 1st day for accidents.
- Pre-existing conditions: Conditions treated in last 3 months covered 12 months after effective date.
- Partial Disability Provision: Proportionate loss of benefit.
- Definition of Disability: Material and substantial duties of your regular occupation
- 14 Day recurrence provision included.
- Maternity included.

EMPLOYEE BENEFIT AMOUNT:

May select from \$100 to \$750 per week benefit (up to 60% of your gross weekly earnings).
Guaranteed issue with minimum group participation.

WEEKLY DEDUCTION:

Benefit Per Week	Under 30	30-39	40-44	45-49	50-54	55-59	60-64
\$ 100	\$.76	\$.85	\$.97	\$1.20	\$1.45	\$1.85	\$2.40
\$ 200	1.52	1.71	1.94	2.40	2.91	3.69	4.80
\$ 300	2.28	2.56	2.91	3.60	4.36	5.54	7.20
\$ 400	3.05	3.42	3.88	4.80	5.82	7.38	9.60
\$ 500	3.81	4.27	4.85	6.00	7.27	9.23	12.00
\$ 600	4.57	5.12	5.82	7.20	8.72	11.08	14.40
\$ 700	5.33	5.98	6.78	8.40	10.18	12.92	16.80
\$ 750	5.71	6.40	7.27	9.00	10.90	13.85	18.00