

# Plan Highlights

## Voluntary Group Short Term Disability



### Affordable Benefits Trust

#### 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

Each Active, Full-time employee of an employer who is participating in the Affordable Benefits Trust, working 30 or more hours per week, and earning a minimum salary of \$15,000 per year, except any person working on a temporary or seasonal basis.

#### ELIMINATION PERIOD

You may select from the following elimination period and maximum benefit duration options:

- 7 days for injury, 7 days for sickness
- 14 days for injury, 14 days for sickness
- 30 days for injury, 30 days for sickness

#### MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 26 weeks.

#### BENEFIT AMOUNT

You may elect a weekly benefit in increments of \$25 from a minimum of \$100 up to a maximum benefit of \$1,250 per week, not to exceed 60% of your covered earnings (rounded to the next lower increment).

#### CONTRIBUTION

Coverage is employee paid.

#### RATES

See attached Rate Sheet.

#### FEATURES

- Maternity covered as any other illness
- Non-occupational coverage
- Pre-Existing Condition Limitation – 3/12

#### EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6541, et al.