

## Group Short-Term Disability (policy series A-57300)

### At-a-glance

Becoming disabled is often an unexpected and burdensome experience, and it can happen to anyone. Our plan provides employees with a monthly benefit amount and helps provide peace of mind.

A certificate may be issued to full-time employees ages 18–64 on a payroll basis only. The employer selects the benefit and elimination periods that best meet the needs of their employees. Each member of the group will have the same benefit and elimination period.

Benefit Periods: 3, 6, 9, or 12 months

Elimination Periods (Injury/Sickness): 0/7, 0/14, 0/30, 7/7, 14/14, 30/30, 60/60, 90/90, or 180/180.

Monthly Benefit: \$400–\$5,000 (subject to income requirements). Amounts over the approved guaranteed-issue limit require simplified underwriting.