

## **SHORT TERM DISABILITY—INCOME PROTECTION PLAN**

**Is your paycheck important to you and your family?** Your ability to earn a paycheck is one of your most valuable assets. It provides the financial security that helps protect you, your family, and your lifestyle. If you are unsure how you would get by financially if you were unable to work due to an accident or an illness, now is a great time to review our disability coverage option. **Disability insurance** provides you with a monthly benefit to replace a portion of your paycheck should you become unable to work due to a covered accident or illness.

**Highlights of our disability options include:**

- Choose from a variety of elimination (waiting) and benefit periods.
- The amount of monthly disability benefit may be designed to fit your individual needs.
- You're paid regardless of any other insurance you have.
- Benefits are paid directly to you unless you specify otherwise.

<b>DISABILITY – HOW WOULD YOUR INCOME BE AFFECTED?</b>						
<b>SHORT TERM DISABILITY PLAN RATES (per pay/26 annual deductions)</b>						
<b>(NO JOB BENEFIT – MONTHLY BENEFIT IS OFF JOB ONLY)</b>						
	<b>6 Month Benefit Period</b>					
	<b>Elimination Period:</b>					
	0 Day Accident 7 Day Sickness	0 Day Accident 14 Day Sickness	14 Day Accident 14 Day Sickness	0 Day Accident 7 Day Sickness	0 Day Accident 14 Day Sickness	14 Day Accident 14 Day Sickness
	<b>Age 17-49</b>			<b>Age 50-69</b>		
\$400	\$7.57	\$6.18	\$5.54	\$9.88	\$8.03	\$7.38
\$600	\$11.35	\$9.28	\$8.31	\$14.82	\$12.05	\$11.08
\$800	\$15.14	\$12.37	\$11.08	\$19.75	\$16.06	\$14.77
\$1,000	\$18.92	\$15.46	\$13.85	\$24.69	\$20.08	\$18.46
\$1,200	\$22.71	\$18.55	\$16.62	\$29.63	\$24.09	\$22.15
\$1,400	\$26.49	\$21.65	\$19.38	\$34.57	\$28.11	\$25.85
\$1,600	\$30.28	\$24.74	\$22.15	\$39.51	\$32.12	\$29.54
\$1,800	\$34.06	\$27.83	\$24.92	\$44.45	\$36.14	\$33.23
\$2,000	\$37.85	\$30.92	\$27.69	\$49.38	\$40.15	\$36.92