How Long Could You Make It Without Your Paycheck?

If you become Totally Disabled and unable to work, how long could you survive financially without an income? Do you have substantial savings, investments or home equity? Maybe. But for those who don't, short term disability insurance can help you survive financially during the initial weeks of a disability.

This coverage helps protect your ability to earn a living. If you become Totally Disabled from a non-occupational injury or illness and are unable to work, you'll receive benefits (based on the policy selected by your employer) from Illinois Mutual, which can help you continue paying living expenses such as rent, mortgage, car payment, food, insurance, utilities, medical expenses and more. It can offer you peace of mind should an unexpected disability occur.

What Does Total Disability Mean?

Total Disability* for any one period of disability, starting while your coverage is in force, means, as a result of sickness or injury, your inability to engage in any occupation for which you are or for which you become qualified by education, training, or experience. To be Totally Disabled, you must be under the regular care of a physician. Only one total disability benefit will be payable at any one time even if you are Totally Disabled because of multiple causes.

**Definition of Total Disability differs in LA and MD. See State Variations page for details.*

Eligibility

You are eligible for coverage if you:

- have at least 90 days of continuous full-time work with the employer, and
- are Actively at Work on the effective date of coverage.

Actively at Work means you must be performing all the duties of the position with the employer at least 30 hours per week.**

***15 hours or more per week in NH; 17 1/2 hours or more per week in VT*

Coverage

This policy pays benefits (not to exceed $66^2/_3$% of your Basic Weekly Earnings) for either 13 or 26 weeks, depending upon the plan selected by your employer, if you are Totally Disabled from a non-occupational injury or sickness. Pregnancy, alcoholism or drug addiction and mental or nervous conditions are covered the same as any other illness. This is a non-portable plan, which means coverage ends when you leave the employer offering this group policy, or if you are no longer Actively at Work as defined in the policy.



Benefit Amounts

You can select up to 66$^{2}/_{3}$% of your Basic Weekly Earnings[2], up to a maximum weekly benefit of $600 per week (or $1,000 a week with the issuance of two certificates). Bonuses, overtime pay and other extra compensation are not included in income. Commissions are included in Basic Weekly Earnings and will be averaged over the 12 month period prior to the date your Total Disability begins. Benefits are offered in $50 per week increments.

EMPLOYEE SELECTION	WEEKLY BENEFITS	ANNUAL SALARY MUST BE AT LEAST
Benefit Level 1	$150 per Week	$11,700
Benefit Level 2	$200 per Week	$15,600
Benefit Level 3	$250 per Week	$19,500
Benefit Level 4	$300 per Week	$23,400
Benefit Level 5	$350 per Week	$27,300
Benefit Level 6	$400 per Week	$31,200
Benefit Level 7	$450 per Week	$35,100
Benefit Level 8	$500 per Week	$39,000
Benefit Level 9	$550 per Week	$42,900
Benefit Level 10	$600 per Week	$46,800

[2]Basic Weekly Earnings is your rate of earnings from the Employer in effect immediately prior to the date your Total Disability begins.

Total Disability Weekly Benefits will be reduced by the amount of any other income benefits which you receive or are eligible to receive. Other income benefits are: 1) retirement pension benefits to the extent paid for by the Employee under: a. any plan of a federal, state, county or municipal retirement system, if such pension benefits include any credit for employment with the Employer; or b. any plan which the Employer sponsors, or makes or has made contributions; and 2) disability benefits under any plan of a federal, state, county or municipal retirement system, if such benefits include any credit for employment with the Employer; and 3) disability benefits under the United States Social Security Act, the Railroad Retirement Act or under any similar United States or Canadian plan or act. This provision varies in CT, MD and ID. Please refer to the policy.

Evidence of Insurability

No evidence of insurability is required if you enroll during your initial eligibility period and are Actively at Work on the effective date of coverage. Evidence of insurability is required if you enroll after your initial eligibility period.[1]

[1]In NH, employees may not enroll after initial eligibility period.

Pre-existing Conditions

(See State Variations for any state specific Pre-existing Conditions limitations.)

During the first 12 months after Your Coverage Date we will not pay benefits: (a) for any condition diagnosed or treated by a physician within 12 months prior to Your Coverage Date; or (b) any condition which caused symptoms within 12 months prior to Your Coverage Date that would have caused an ordinarily prudent person to seek medical diagnosis, care or treatment.

If you increase your coverage, the pre-existing condition limitation applies to the amount of the increase.

All Plans include

- $10,000 Accidental Death and Dismemberment (AD&D) benefit* for each insured employee
- Waiver of Premium if the insured is entitled to Total Disability benefits and Total Disability has existed for at least 90 consecutive days

**AD&D benefits are paid only if the loss results from injury independent of disease; is caused by an accident occuring while the benefit is in force; and occurs within 90 days (180 days in UT and OR) of that accident. Time element not applicable in VT.*