

## Short-term disability

Accident and sickness plan especially designed for employees of Dignity Health™



The policy and any optional benefits contain limitations and exclusions which may vary by state. This document contains a general summary of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply.

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# Protect your financial well-being

You'll rest a little easier knowing you have an insurance policy to cover everyday living expenses and pay the bills if you can't work due to an illness or accident.

You won't have to rely solely on using your savings or incurring additional debt to cover these costs.

**Benefit amount:** Maximum benefit of \$5,000 per month, with the option to buy up to \$6,000, not to exceed 67 percent of base monthly income (25 percent in CA).

**Benefit period:** Six months

**Elimination period:** Provides non-occupational coverage for injuries after 14 days and off-the job sicknesses after 14 days of total disability.

## Here are more reasons you'll feel good about short-term disability:

- Benefits are paid in addition to any disability coverage you already have.
- Pre-existing conditions are covered after 12 months from the effective date of the policy. Pre-existing condition means an injury or sickness that a doctor has treated or for which a doctor has advised treatment within 12 months before the certificate date. It is also one that would cause a person to seek diagnosis or care within the same 12-month period.
- We pay most disability claims within five calendar days.
- Our associates provide prompt, friendly service.
- A normal pregnancy beginning before the effective date is considered to be a pre-existing condition, whether or not it was disclosed on the enrollment form.

Ninety-five percent of injuries are not work-related, meaning Workers' Compensation doesn't cover them.

— Council for Disability Awareness, 2012



## Benefits help you focus on recovery

Short-term disability enables you to concentrate on your recovery and return to your job. The basic benefits include:

**Waiver of premium:** Premium is waived if you're totally disabled for more than 90 days or the elimination period, whichever is longer.

**Partial disability:** Pays 50 percent of the total benefit when you can't perform 20 –80 percent of your normal work schedule for up to six consecutive months. The elimination period must be satisfied and you must be totally disabled before the start of the partial disability.

**Recurrent disability:** If you become disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.

Your monthly coverage, elimination period, benefit period and any optional benefits will depend on the plan design your employer selects.

You'll find ManhattanLife's workplace voluntary benefits convenient and economical. You won't need a medical exam to qualify for coverage. Premiums are paid through payroll deduction so you won't have another bill to worry about. You'll feel good knowing you're taking steps to help secure your family's financial future in case of a disability.

Short-term disability (Disability Income Plus) is underwritten by ManhattanLife Assurance Company of America.

## Short-term disability rates

**Weekly premiums:** 14/14 elimination period, six-month benefit period.

Age	Benefit amount			
	\$500	\$1,000	\$1,500	\$2,000
18-35	\$3.68	\$6.84	\$10.00	\$13.16
36-45	\$3.91	\$7.30	\$10.69	\$14.08
46-55	\$4.47	\$8.42	\$12.37	\$16.31
56-65	\$5.11	\$9.70	\$14.29	\$18.88
66+	\$6.66	\$12.79	\$18.93	\$25.06

Age	Benefit amount			
	\$2,500	\$3,000	\$3,500	\$4,000
18-35	\$16.32	\$19.48	\$22.64	\$25.80
36-45	\$17.47	\$20.86	\$24.25	\$27.64
46-55	\$20.26	\$24.21	\$28.16	\$32.11
56-65	\$23.47	\$28.05	\$32.64	\$37.23
66+	\$31.20	\$37.34	\$43.47	\$49.61

Age	Benefit amount			
	\$4,500	\$5,000	\$5,500	\$6,000
18-35	\$28.96	\$32.12	\$35.28	\$38.44
36-45	\$31.03	\$34.42	\$37.81	\$41.20
46-55	\$36.06	\$40.01	\$43.96	\$47.91
56-65	\$41.82	\$46.41	\$51.00	\$55.59
66+	\$55.75	\$61.88	\$68.02	\$74.15