

## Plan Highlights

# Voluntary Group Short Term Disability Insurance



## Citizens Memorial Healthcare District and Citizens Memorial Healthcare Foundation

### 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 and Part-Time employee and D employee working for you for a minimum of 20 hours during a person’s regular work week, except a Leased employee and any person employed on a temporary or seasonal basis.

### BENEFIT AMOUNT

You may elect a weekly benefit equal to 60% of your covered earnings, up to a maximum benefit of \$1,000 per week.

### DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 15th consecutive day of disability.

### MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 11 weeks.

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

### FEATURES

- ▶ Maternity covered as any other illness
- ▶ Partial Disability benefit included
- ▶ Transfer of Coverage provision
- ▶ Zero Day Residual included Definition

### LIMITATIONS

- ▶ Pre-Existing Condition Limitation - 3/12

Please note- pre-ex limitations also apply to benefit increases

### 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-6451, et al.