



Short Term Disability

Small Group Coverage
(2-9 Lives)

For _____

How the Plan Works

Short Term Disability Coverage pays you a weekly benefit for things your health plan doesn't, like grocery bills, or diapers. Having additional cash in hand means you can focus on recovery instead of worrying about falling behind.

- Eligibility Requirement**
 If you are a full-time active employee working a minimum number of hours per week as required by your employer, you will be covered with these benefits.
- Who pays for the coverage?**
 Short Term Disability Insurance premiums are paid for by your employer.
- Collecting Your Benefit**
 If you satisfy the plan's requirements for disability, there's just one form for you, your employer and your doctor to fill out to get your claim processing. To find it, go to LifeMapCo.com and search "Short Term Disability Claim".

LifeMapCo.com
1 (800) 794-5390

Benefits Summary

Plan Benefits

Weekly Benefits Begin	Benefits begin on Waiting period may be served with total or partial disability or a combination of both	Benefits begin on for injuries; and on for illnesses
Benefit Replacement Percentage	60% of your earnings per week up to the maximum benefit	
Maximum Benefit		
Minimum Benefit	\$25 per week	
Maximum Weekly Benefit Period		

Plan Features

Reasonable Accommodation Expense	The Plan may pay a Reasonable Accommodation Expense Benefit to your employer if you return to work in any occupation, excluding self-employment, as a result of a reasonable accommodation your employer has made for you.
Vocational Rehabilitation	During a period of disability, you may be eligible to participate in a vocational rehabilitation plan. We will review your disability claim to determine if you are eligible to participate in these services. If we determine that you are qualified to participate in a rehabilitation plan, we will provide you with a written plan to be agreed upon by you. The Plan may pay for all or some of the expenses incurred as part of the rehabilitation plan.
Survivor Benefit	Upon confirmation of your death while receiving a weekly benefit, the Plan will pay a lump sum benefit equal to 3 times your gross weekly benefit to your Eligible Survivor.
Partial Disability	If you return to work on a part-time basis you may qualify for a partial disability benefit.

This summary is provided for your convenience only and is not intended to be inclusive of all policy exclusions, limitations or provisions. Please see your Certificate of Coverage for benefit details. LifeMap is not liable for any errors or omissions in this document. If there is any discrepancy between this document and the master policy, master policy provisions will prevail. Benefits may not be available in all states. Contact your Group Administrator if you have any questions.

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Insurance for every step of life.

Limitations & Exclusions

Benefits are not payable for disability that results from:

- any injury/illness sustained in the course of any employment for wage or profit;
- any injury or illness for which you are or were entitled to benefits under any Workers' Compensation or occupational disease law;
- any suicide attempt or any intentionally self-inflicted injury;
- committing or attempting to commit an assault or felony;
- participation in a war, declared or undeclared, or any act of war;
- elective sterilization, except complications of an elective sterilization;
- elective cosmetic or plastic surgery unless required due to injury or sickness; except complications of cosmetic or plastic surgery;
- elective abortion, except to preserve the life of the female upon whom the abortion is performed. (applicable in Idaho Group policy only).

In addition, no benefits will be paid for any period of disability:

- during which you are not under the Regular Care of a Physician;
- during which you have received 100% of your Pre-disability Earnings under your Employer's Sick Leave plan, except that the minimum weekly benefit shown in the coverage outline will be payable;
- during which you are incarcerated in a corrections facility; or
- during which you are receiving; or are eligible to receive Workers' Compensation benefits, regardless of the cause of the disability; or for a disability that would be covered by Workers' Compensation if you had filed a claim.

Pre-existing Condition Exclusion:

Disabilities that begin within the first 12 months after your effective date will not be covered if you have received treatment for the disability within the 3 months prior to your effective date; unless you have had no treatment for the condition for 6 consecutive months after your effective date.

Limitations & Exclusions, cont'd

The Short Term Disability Proceeds will be reduced by the amount of any benefit for loss of income from the following sources which is provided as a result of the period of disability for which benefits are being claimed under the Policy:

1. any state disability program from which benefits are received or for which you are eligible to receive;
2. any Federal Social Security Benefits you, your spouse, and/or your children receive or are eligible to receive because of your disability or retirement;
3. any sick leave or salary continuation paid by the Employer which, when added to the Short Term Disability Benefit and/or any Partial Disability earnings, exceeds 100% of your Pre-disability Earnings;
4. Any portion of a settlement or judgment, minus the associated costs of a lawsuit, that represents or compensates for loss of earnings;
5. Any disability income benefits for which the insured is eligible to receive under any other group insurance plan of the employer; and
6. any governmental law or program, including unemployment.

If a lump sum payment is made for any of Items above, we will pro-rate the lump sum:

1. over the period of time it would have been paid if not paid in a lump sum; or
2. if the period of time cannot be determined, over a period of 60 months.

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