

LIFEMAP EXPRESS GROUP DISABILITY COVERAGE

Insurance options for groups of 2 to 9

LifeMap Assurance Company® offers basic lines of coverage that small groups need. Let us help you be a hero by protecting your employees without breaking your bank account. We offer options for short term and long term disabilities that keep employees off the job. Disability insurance provides partial income replacement if the insured is unable to work due to a covered non-occupational accident or illness.

Employer-paid Disability	
Short Term Disability (STD) plan designs	
Elimination periods (Accident/Illness)	1/8, 8/8, 8/15, or 15/15
Amount of Weekly Benefit	60% of earnings up to GI*
Maximum Weekly Benefit	\$1,000 (2-5 lives) \$1,500 (6-9 lives)
Guarantee Issue Amount (weekly)	\$1,000 (2-5 lives) \$1,500 (6-9 lives)
Minimum Weekly Benefit	\$25
Maximum Benefit Period	13 or 26 weeks
Long Term Disability (LTD) plan designs	
Elimination periods	90 days or 180 days
Amount of Monthly Benefit	60% of earnings up to GI*
Guarantee Issue Amount (monthly)	\$6,000
Minimum Monthly Benefit	\$100 or 10% of Monthly Benefit
Maximum Benefit Period	5 Year SSNRA or SSNRA
<i>*premium amounts vary depending on the benefit selected</i>	

STD benefits

- Maternity is treated as any other disability
- Partial disability benefits are included
- Survivor benefit
- We pay the employer portion of FICA tax and prepare all W-2 information at the end of the year

LTD benefits

- Partial disability benefits are included
- Coverage includes a 24-month own occupation benefit
- A three-month survivor benefit is included
- We pay the employer portion of FICA tax and prepare all W-2 information at the end of the year

Underwriting guidelines for groups with 2 to 9 employees:

- Group must be a business (or an offshoot of a business) that has been in existence for at least 2 years for disability (spin off questions will be required)
- No more than 50% of the group members may be from the same family, unless each has been employed with the employer for at least two years
- Group must also purchase one other employer-paid product from LifeMap in order to offer STD or LTD
- Group must participate in Social Security, and Workers' Compensation for disability
- Eligibility requirements: full time, active employee working a minimum of 30 hours per week
- Up to two classes allowed for LLCs: Owners and All Other Employees

Exclusions & Limitations

STD limitations:

- A 3/6/12 pre-existing condition exclusion applies. A pre-existing condition is a condition for which the member received a diagnosis or treatment within the 3 months prior to a member's effective date of coverage. Benefits are not payable for any disability caused by a pre-existing condition if the disability begins during the first 12 months of coverage. However, if during the first 12 months of coverage, the member remains treatment free for the condition for 6 consecutive months, the member may have coverage for such condition.
- Benefits may be reduced by other income sources

STD exclusions:

- Injuries or illnesses incurred while employed for wage or profit or for which the insured is entitled to benefits under Workers' Compensation or occupational disease law
- Suicide attempt or intentionally self-inflicted injury
- Committing or attempting to commit an assault or felony
- Participation in war, or any act of war, declared or undeclared
- 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 (**Idaho only**)
- Any period of disability during which the insured is a) not under the regular care of a physician; b) incarcerated; c) When 100% of Pre-disability Earnings are received under an Employer's Sick Leave plan; or d) When eligible to receive Workers' Comp benefits

LTD limitations:

- A 12/24 pre-existing condition exclusion applies. This limitation excludes conditions that begin in the first 24 months after a member's effective date and for which the member received a diagnosis or treatment within the 12 months prior to the effective date.
- Mental illness and substance abuse are limited to 24 months
- Benefits may be reduced by other income sources
- Special conditions limitation (**Excludes AK, CA**)

LTD Exclusions:

- Loss of professional license, occupational license, or certification
- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries
- Attempted suicide, regardless of mental capacity
- Being legally intoxicated or under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a doctor
- Engaging in any illegal or fraudulent occupation, work, or employment
- Committing or attempting to commit felonious acts
- Active participation in a riot
- Active military duty
- Elective surgery
- Traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes
- Occupational sickness or injury
- Elective abortion (**Idaho only**)

Submit your quote request and census to
Express.Quote@LifeMapCo.com



This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for education purposes only. A copy of the full policy including all covered benefits, exclusions and limitations will be provided once a group master application is signed. Contact LifeMap with any questions.