

Short Term Disability (STD) Insurance

Express Group Coverage through LifeMap for effective dates 12/2017 and later.



Insurance for every step of life.

For

Plan Basics	
Short Term Disability coverage provides a weekly check if you can't do your regular job because of illness or injury to help you focus on recovering. Pre-existing conditions may be excluded.	
Eligibility Requirement	
If you are a full-time active employee working a minimum of 30 hours per week you will be covered with these benefits.	
Who pays for coverage?	
STD Insurance premiums are paid for by your employer.	
Plan Features	
Partial Disability	If you become disabled and can work part time (but not full time), you may be eligible for partial disability benefits.
Survivor Benefit	If you have been disabled for more than 180 days, upon confirmation of your death, we will pay your eligible survivor a lump sum benefit equal to three times your gross monthly benefit.
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.	

Plan Summary	
Elimination 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 up to the maximum benefit
Maximum Benefit	
Minimum Benefit	\$25
Maximum Benefit Period	
Limitations and Exclusions	
Benefits may be reduced by other income sources.	
Benefits are not payable for disability that results from:	
<ul style="list-style-type: none"> any injury/illness sustained in the course of any employment for wage or profit injury or illness for which you are entitled to Workers' Compensation participation in an assault or felony intentionally self-inflicted injuries, attempted suicide participation in a war or any act of war elective cosmetic or plastic surgery unless required due to injury or sickness; except complications of cosmetic or plastic surgery elective sterilization, except complications of an elective sterilization elective abortion, except to preserve the life of the female upon whom the abortion is performed (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 	

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