

Short Term Disability Coverage

LifeMap Assurance 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 disabilities that keep employees off the job. Short Term Disability insurance provides partial income replacement if the insured is unable to work due to a covered non-occupational accident or illness.

| Employer-Paid Short Term Disability | | |
|--|---|--|
| Plan Designs | 2-9 Employees | 10-25 Employees |
| Weekly benefits begin (accident/illness) | 1/8, 8/8, 8/15, or 15/15 (days) | 1/8, 8/8, 8/15, or 15/15 (days) |
| Benefit replacement % | 60% of earnings per week up to the Maximum Benefit | 60% of earnings per week up to the Maximum Benefit |
| Maximum Weekly Benefit | 2 to 4 employees: \$1,000 5 to 9 employees: \$1,500 | Up to \$1,500 |
| Guarantee Issue amount | Matches Maximum Weekly Benefit | Matches Maximum Weekly Benefit |
| Minimum Weekly Benefit | \$25 | \$25 |
| Maximum Benefit Period | 13 weeks or 26 weeks | 13 weeks or 26 weeks |
| Plan Features | | |
| Partial Disability | Included | |
| Maternity Benefit | Treated like any other disability | |
| Survivor Benefit | 3 weeks | |
| FICA Tax Reporting | LifeMap pays the Employer portion of FICA tax and prepares all W-2 information at the end of the year | |
| Vocational Rehabilitation | Included | |

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 educational 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.



Small Group Short Term Disability Coverage

Underwriting guidelines for groups with 2 to 25 employees

- Short Term Disability coverage is not available for groups in Washington
- 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 of 2 to 9 employees must also purchase one other employer-paid product from LifeMap in order to offer STD coverage
- 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 if a group has Owners, Partners, or Shareholders

| Short Term Disability Limitations and Exclusions | | |
|--|--|---|
| Limitations | 2-9 Employees | 10-25 Employees |
| Pre-existing Conditions | 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. | Not applicable |
| Other Income | Benefits may be reduced by other income sources | Benefits may be reduced by other income sources |
| Exclusions | | |
| <ul style="list-style-type: none"> • 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, except to preserve the life of the female upon whom the abortion is performed (Idaho only) • Any period of disability during which the insured: <ol style="list-style-type: none"> a) Is not under the regular care of a physician; b) Is incarcerated; c) Is receiving 100% of Pre-disability Earnings under an Employer's Sick Leave plan; or d) Is eligible to receive Workers' Compensation benefits | | |

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Submit your quote request and census to
SmallGroup@LifeMapCo.com



Insurance for every step of life.