

## **Why do you need Disability Insurance? Consider this . .**

**Statistics show you are much more likely to be injured in an accident than to die from one.**

- A fatal injury occurs every 5 minutes, and a disabling injury occurs every 1.5 seconds.<sup>1</sup>
- There is a death caused by a motor vehicle crash every 12 minutes; there is a disabling injury every 14 seconds.<sup>1</sup>
- In the home, there is a fatal injury every 16 minutes and a disabling injury every 4 seconds.<sup>1</sup>

**While many people survive accidental injuries, many others live with serious illnesses.**

- In the United States, men have a little less than a 1-in-2 lifetime risk of developing cancer; for women the risk is a little more than 1-in-3. The five year relative survival rate for all cancers combined is 63%.<sup>2</sup>
- One in five males and females has some form of cardiovascular disease. High blood pressure is the most common form of cardiovascular disease.<sup>3</sup>
- More than 35 million Americans are now living with chronic lung diseases, such as asthma, emphysema, and chronic bronchitis.<sup>4</sup>

**Advances in medicine are allowing us to live longer. However, recovery from a serious illness or injury often requires time away from work.**

- In the last 20 years, deaths due to the big three (cancer, heart attack, and stroke) have gone down significantly. But disabilities due to those same three diseases are up dramatically. Things that used to kill, now disable.<sup>5</sup>

**You have life insurance, home insurance and  
automobile insurance.**

**But is your income insured?**

1 National Safety Council, Injury Facts, 2008 Edition

2 American Cancer Society, Cancer Facts & Figures 2008

3 American Heart Association, Heart Disease and Stroke Statistics – 2008 Update

4 American Lung Association, Lung Disease Data 2008

## Standard Life Short Term Disability Plan

**Effective Date: January 1, 2010 pending underwriting approval**

- ◆ Payable in addition to sick leave
- ◆ Benefits payable regardless of other insurance
- ◆ Weekends and holidays are covered
- ◆ Benefits are paid directly to you
- ◆ Benefits are tax free
- ◆ Disability due to pregnancy is covered as any other sickness
- ◆ No change in premium due to age
- ◆ You may continue coverage if you leave your Employer, provided you maintain continuous employment. Continued coverage is subject to income and occupational guidelines.

### **ACCIDENT & SICKNESS PROTECTION**

On or off the job, 24 hour a day coverage. Income is provided when you are disabled due to a sickness or as a result of an accident. Benefits begin on the **first day** if you are disabled due to an accident. Benefits begin on the **eighth day** if you are disabled due to sickness. Disability must be certified by a physician.

You can choose to insure up to 70% of your gross monthly income, up to a maximum of \$2,000.00 per month. Income will be provided for the benefit period you choose, from 90 up to 365 days.

### **ELIGIBILITY**

These benefit plans are optional and all full-time employees under 65 years of age may apply. The disability benefit is for **employees** only. All applications will be underwritten.

### **POLICY FEATURES**

**Pre-existing Conditions:** If you received medical advice for treatment of a health condition within twelve months prior to the effective date of insurance, there will be no coverage for that condition until twelve consecutive month beyond the effective date

**Pregnancy:** Benefits for disability due to pregnancy are covered provided conception occurs **after** the effective date of the policy, not the date the application was signed.

**Portability:** When an employee leaves the employment of Brunswick County Government, they may continue the short term disability coverage, subject to the renewability provision, as long as continuous employment is maintained. Your new occupation must be within the Company's underwriting guidelines.

**This coverage expires on the policy anniversary date following your 65th birthday.**

**SEMI-MONTHLY RATES (based on 24 Deductions)**

Benefit Duration: 90 Days		Benefit Duration: 180 Days		Benefit Duration: 365 Days	
Monthly Benefit	Semi- Monthly Premium	Monthly Benefit	Semi- Monthly Premium	Monthly Benefit	Semi- Monthly Premium
\$500	\$5.63	\$500	\$8.75	\$500	\$11.25
\$600	\$6.75	\$600	\$10.50	\$600	\$13.50
\$700	\$7.88	\$700	\$12.25	\$700	\$15.75
\$800	\$9.00	\$800	\$14.00	\$800	\$18.00
\$900	\$10.13	\$900	\$15.75	\$900	\$20.25
\$1,000	\$11.25	\$1,000	\$17.50	\$1,000	\$22.50
\$1,100	\$12.38	\$1,100	\$19.25	\$1,100	\$24.75
\$1,200	\$13.50	\$1,200	\$21.00	\$1,200	\$27.00
\$1,300	\$14.63	\$1,300	\$22.75	\$1,300	\$29.25
\$1,400	\$15.75	\$1,400	\$24.50	\$1,400	\$31.50
\$1,500	\$16.88	\$1,500	\$26.25	\$1,500	\$33.75
\$1,600	\$18.00	\$1,600	\$28.00	\$1,600	\$36.00
\$1,700	\$19.13	\$1,700	\$29.75	\$1,700	\$38.25
\$1,800	\$20.25	\$1,800	\$31.50	\$1,800	\$40.50
\$1,900	\$21.38	\$1,900	\$33.25	\$1,900	\$42.75
\$2,000	\$22.50	\$2,000	\$35.00	\$2,000	\$45.00

**Limits and Exclusions:**

Benefits will not be paid for any total disability which:

- 1) Occurs while the policy is not in force;
- 2) Does not require the regular care of a physician;
- 3) Is due to the use of intoxicants or narcotics, except on the advice of a physician;
- 4) Is on account of intentional self-inflicted injury;
- 5) Is a result of mental or nervous disorders;
- 6) Results from armed conflicts;
- 7) Arises out of aviation, except scheduled passengers on commercial airlines;
- 8) Results from traveling more than forty miles outside the US;
- 9) Results from the participation in a felony or working at an illegal job.
- 10) Results from a pre-existing condition, as defined in the policy.

This is a brief description of the important features of your policy. This is not an insurance contract; therefore, it is important that you read your policy carefully.

**For questions about your policy,  
call Standard Life and Casualty  
at (800) 327-0695  
For Claims call (800) 227-0251**

