
Standard Life Short Term Disability Plan

Effective Date: July 1, 2009, 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.

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.

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 up to 365 days.

ELIGIBILITY

These benefit plans are optional, and all full-time, benefit-eligible employees, under 65 years of age, who are scheduled for 30 hour or more per week 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 months beyond the effective date

Pregnancy: Benefits 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 Jackson County Government, they may continue the short term disability coverage, subject to the renewability provision, provided they maintain continuous employment. Your new occupation must be within the Company's underwriting guidelines.

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

BI-WEEKLY RATES

<i>Benefit Duration: 90 Days</i>		<i>Benefit Duration: 180 Days</i>		<i>Benefit Duration: 365 Days</i>	
Monthly Benefit	Bi-Weekly Premium	Monthly Benefit	Bi-Weekly Premium	Monthly Benefit	Bi-Weekly Premium
\$500	\$5.19	\$500	\$8.08	\$500	\$10.38
\$600	\$6.23	\$600	\$9.69	\$600	\$12.46
\$700	\$7.27	\$700	\$11.31	\$700	\$14.54
\$800	\$8.31	\$800	\$12.92	\$800	\$16.62
\$900	\$9.35	\$900	\$14.54	\$900	\$18.69
\$1,000	\$10.38	\$1,000	\$16.15	\$1,000	\$20.77
\$1,100	\$11.42	\$1,100	\$17.77	\$1,100	\$22.85
\$1,200	\$12.46	\$1,200	\$19.38	\$1,200	\$24.92
\$1,300	\$13.50	\$1,300	\$21.00	\$1,300	\$27.00
\$1,400	\$14.54	\$1,400	\$22.62	\$1,400	\$29.08
\$1,500	\$15.58	\$1,500	\$24.23	\$1,500	\$31.15
\$1,600	\$16.62	\$1,600	\$25.85	\$1,600	\$33.23
\$1,700	\$17.65	\$1,700	\$27.46	\$1,700	\$35.31
\$1,800	\$18.69	\$1,800	\$29.08	\$1,800	\$37.38
\$1,900	\$19.73	\$1,900	\$30.69	\$1,900	\$39.46
\$2,000	\$20.77	\$2,000	\$32.31	\$2,000	\$41.54

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**

