



## **VOLUNTARY DISABILITY PLAN**

The following plan is available to employees. (Not available through “traditional” markets).

### **Plan Design**

- Up to 40% income replacement in addition to group base short term disability and state disability
- Non-integrated with California State Disability Insurance
- Minimum monthly benefit is \$400 (benefits are paid monthly to eligible, qualified insureds) to a maximum benefit of \$5000 based on income
- Definition of Disability is Total Only
- Waiver of Premium is automatically included after 90 Days of Total Disability
- Pregnancy is covered in full after 9 months of coverage
- 12/12 Pre-Existing Condition limitation
- 100% Portable Coverage
- Level premium guaranteed renewable until age 72

### **Examples of weekly premium based on a \$500 benefit and different duration options**

<b>7/7/6 month</b>		
Age	Base Monthly Benefit	Weekly Premium
30	\$500	\$5.13
40	\$500	\$5.13
50	\$500	\$6.44
60	\$500	\$6.44

<b>7/7/12 month</b>		
Age	Base Monthly Benefit	Weekly Premium
30	\$500	\$6.63
40	\$500	\$6.63
50	\$500	\$8.44
60	\$500	\$8.44

### **Additional Options:**

Elimination Period – 14, 30, 60, 90 and 180 days\*

Benefit Duration – 3, 6, 12, 24, and 60 months\*

*\*rates vary according to elimination period and benefit duration selected*

*While an effort has been made to correctly outline the benefit coverage provided under the proposed Insurer’s Voluntary Disability Plan, there is always the possibility of an error. In the event there is any difference or gap in coverage between the actual Insurer program and this benefit outline, the Insurer is not responsible to pay any benefits in excess of what its policy terms mandate. This benefit outline is intended only as a source of reference. You should always make a complete and thorough review of all documentation relating to the Insurer before making any insurance coverage decision.*