

# Short Term Disability



## What is Short Term Disability Insurance?

Short Term Disability is an income replacement plan that pays a percentage of your income if you become temporarily disabled, meaning that you are not able to work for a short period of time due to sickness or injury (excluding on-the-job injuries, which are covered by workers compensation insurance). Your short-term disability insurance policy provides you up to 60 percent of your pre-disability income for up to six months. Payments from disability insurance can be used for anything you need, like mortgage payments, groceries, car payments or college tuition. Whatever your expenses, disability insurance payments can help keep your life on track, even when your health isn't.

### Did you know?

- You are 72% more likely to become disabled before age 65 than to die.
- 52% of all mortgage foreclosures are due to a disability.
- In the U.S., over two thirds of disabling injuries suffered by workers occur off the job.

### Ask yourself these questions.

- Do I need my paycheck to make my house payment, car payment, utilities or even my insurance payments?
- Do others depend on my paycheck? Without my paycheck, would my standard of living decrease?
- Would I fall behind on my credit card payments without a paycheck?

## Why choose the ABACUS SERIES STD underwritten through Kansas City Life Insurance?

- **Guaranteed Issue up to \$700/week** - at group's initial or annual enrollment or as a newly hired employee.
- **Simplified Issue from \$750 to \$1,400 per week** - accept or reject application, based on answers to health questions.
- **Benefits Begin** - after a waiting period of 7 or 14 days (you choose) from the time you become disabled.
- **Partial Disability Benefit** - pays up to 50% of the weekly benefit for up to 13 weeks.
- **Pre-existing Condition Limitation** - 6/12 waiting period.
- **Pre-existing Condition Benefit** - pays 25% of benefit for up to 4 weeks.
- **Replacement Coverage** - available up to policy limits if replacing existing coverage.
- **Waiver of Premium** - while receiving Short-Term Disability benefits.
- **Claims Filed Telephonically** - Claimant calls a dedicated toll free number to initiate their claim: (866) 590-7448.
- **Claim Payment** - paid on a weekly basis on all eligible claims.
- **Claim Amounts** - pays in addition to all other sources of income the first 10 days, then pays benefits up to a maximum of 100% of gross income.
- **Pregnancy Claims** - covered the same as any other illness.
- **Non-Occupational Coverage** - off the job only.
- **Rates** - Issue Age for initial policy and benefit amount increases.

**You're in control. It's your income. Protect it.**

For more information, contact the Benefits Service Center.

# Short Term Disability



**BENEFITS BEGIN** - After a waiting period of 7 or 14 days (you choose) from the time you become disabled.

**BENEFITS PERIOD** - Pays up to 26 weeks for an eligible accident or sickness.

**BENEFITS AMOUNT** - Employees can choose from \$75 to \$1,400 per week. Not to exceed 60% of income.

Bi-Weekly Rates									
If you make at least: (BI-WEEKLY)	You may elect up to: (WEEKLY)	Age 18-39		40-49		50-59		60+	
		7-7	14 - 14	7-7	14 - 14	7-7	14 - 14	7-7	14 - 14
<b>GUARANTEED ISSUE</b>									
\$362	\$100	\$6.98	\$5.38	\$8.79	\$6.87	\$9.99	\$7.97	\$11.90	\$9.47
\$452	\$125	\$8.73	\$6.73	\$10.98	\$8.59	\$12.48	\$9.96	\$14.88	\$11.83
\$542	\$150	\$10.47	\$8.07	\$13.18	\$10.31	\$14.98	\$11.95	\$17.85	\$14.20
\$632	\$175	\$12.22	\$9.42	\$15.37	\$12.02	\$17.47	\$13.94	\$20.83	\$16.56
\$723	\$200	\$13.96	\$10.76	\$17.57	\$13.74	\$19.97	\$15.93	\$23.80	\$18.93
\$813	\$225	\$15.71	\$12.11	\$19.77	\$15.46	\$22.47	\$17.92	\$26.78	\$21.30
\$903	\$250	\$17.45	\$13.45	\$21.96	\$17.18	\$24.96	\$19.91	\$29.75	\$23.66
\$994	\$275	\$19.20	\$14.80	\$24.16	\$18.89	\$27.46	\$21.90	\$32.73	\$26.03
\$1,084	\$300	\$20.94	\$16.14	\$26.36	\$20.61	\$29.96	\$23.90	\$35.70	\$28.40
\$1,174	\$325	\$22.69	\$17.49	\$28.55	\$22.33	\$32.45	\$25.89	\$38.68	\$30.76
\$1,264	\$350	\$24.43	\$18.83	\$30.75	\$24.05	\$34.95	\$27.88	\$41.65	\$33.13
\$1,355	\$375	\$26.18	\$20.18	\$32.94	\$25.76	\$37.44	\$29.87	\$44.63	\$35.49
\$1,445	\$400	\$27.92	\$21.52	\$35.14	\$27.48	\$39.94	\$31.86	\$47.60	\$37.86
\$1,535	\$425	\$29.67	\$22.87	\$37.34	\$29.20	\$42.44	\$33.85	\$50.58	\$40.23
\$1,626	\$450	\$31.41	\$24.21	\$39.53	\$30.92	\$44.93	\$35.84	\$53.55	\$42.59
\$1,806	\$500	\$34.90	\$26.90	\$43.93	\$34.35	\$49.93	\$39.83	\$59.50	\$47.33
\$1,987	\$550	\$38.39	\$29.59	\$48.32	\$37.79	\$54.92	\$43.81	\$65.45	\$52.06
\$2,167	\$600	\$41.88	\$32.28	\$52.71	\$41.22	\$59.91	\$47.79	\$71.40	\$56.79
\$2,348	\$650	\$45.37	\$34.97	\$57.10	\$44.66	\$64.90	\$51.77	\$77.35	\$61.52
\$2,528	\$700	\$48.86	\$37.66	\$61.50	\$48.09	\$69.90	\$55.76	\$83.30	\$66.26
<b>SIMPLIFIED ISSUE</b>									
\$2,709	\$750	\$52.35	\$40.35	\$65.89	\$51.53	\$74.89	\$59.74	\$89.25	\$70.99
\$2,889	\$800	\$55.84	\$43.04	\$70.28	\$54.96	\$79.88	\$63.72	\$95.20	\$75.72
\$3,070	\$850	\$59.33	\$45.73	\$74.67	\$58.40	\$84.87	\$67.70	\$101.15	\$80.45
\$3,250	\$900	\$62.82	\$48.42	\$79.07	\$61.68	\$89.87	\$71.69	\$107.10	\$85.19
\$3,431	\$950	\$66.31	\$51.11	\$83.46	\$65.27	\$94.86	\$75.67	\$113.05	\$89.92
\$3,612	\$1,000	\$69.80	\$53.80	\$87.85	\$68.70	\$99.85	\$79.65	\$119.00	\$94.65
\$3,792	\$1,050	\$73.29	\$56.49	\$92.24	\$72.14	\$104.84	\$83.63	\$124.95	\$99.38
\$3,973	\$1,100	\$76.78	\$59.18	\$96.64	\$75.57	\$109.84	\$87.62	\$130.90	\$104.12
\$4,153	\$1,150	\$80.27	\$61.88	\$101.03	\$79.01	\$114.83	\$91.60	\$136.85	\$108.85
\$4,334	\$1,200	\$83.76	\$64.56	\$105.42	\$82.44	\$119.82	\$95.58	\$142.80	\$113.58
\$4,514	\$1,250	\$87.25	\$67.25	\$109.81	\$85.88	\$124.81	\$99.56	\$148.75	\$118.31
\$4,695	\$1,300	\$90.74	\$69.94	\$114.21	\$89.31	\$129.81	\$103.55	\$154.70	\$123.05
\$4,875	\$1,350	\$94.23	\$72.63	\$118.60	\$92.75	\$134.80	\$107.53	\$160.65	\$127.78
\$5,056	\$1,400	\$97.72	\$75.32	\$122.99	\$96.18	\$139.79	\$111.51	\$166.60	\$132.51

**REMEMBER, for less than a hour of pay per week, You can protect your income!**

The information provided here is only a summary of the Short Term Disability plan. Refer to your certificate/policy for complete details and limitations of coverage.