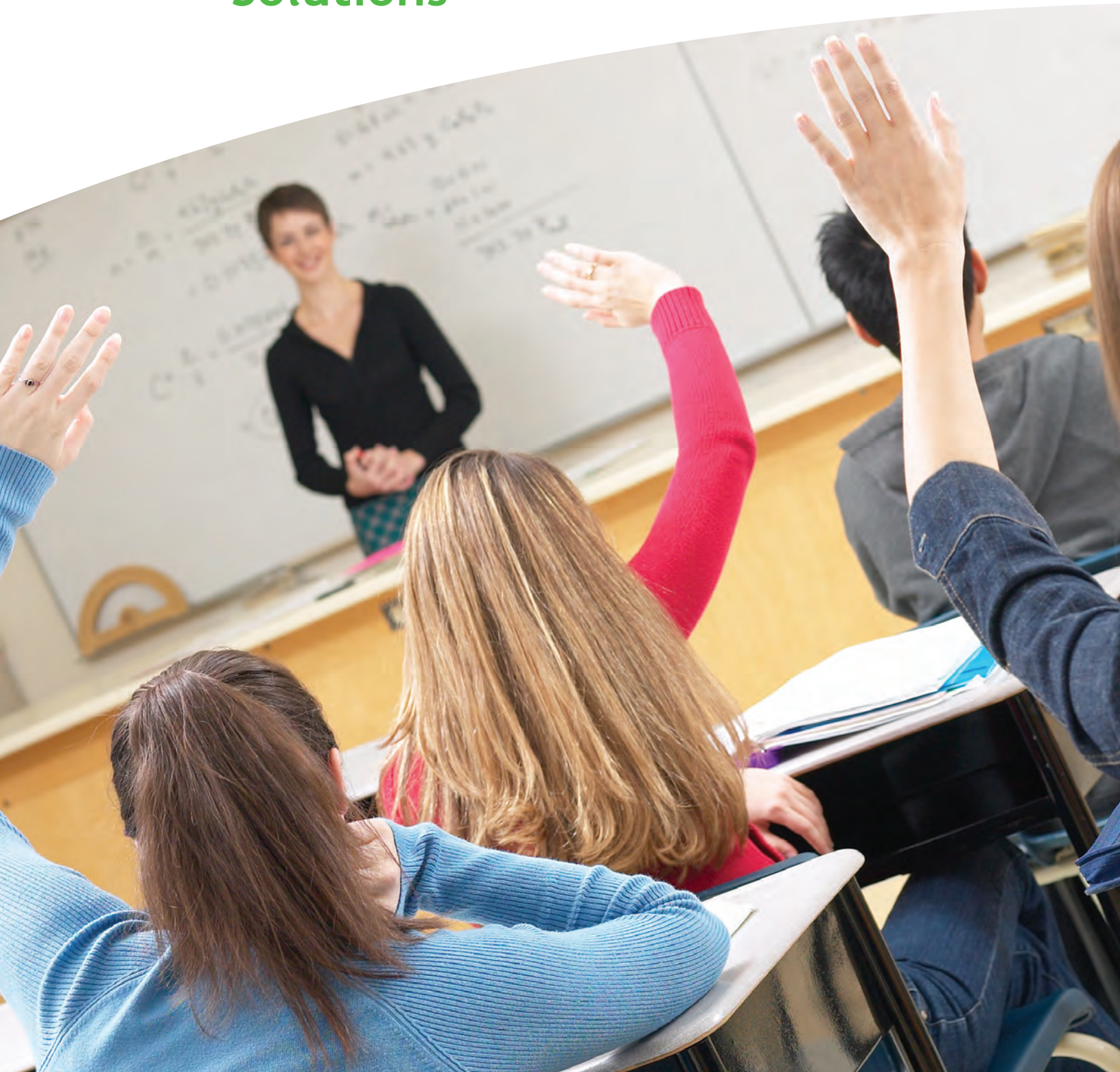




ASSURANT  
Employee  
Benefits®

# Educator Benefits Solutions®



# Your employees deserve an affordable choice when it comes to income protection

Educator Benefits Solutions® provides three different coverage options to choose from and make available to employees.

They include:

- Short-term disability coverage (STD)
- Long-term disability coverage (LTD)
- Combined short-term and long-term coverage (STD/LTD)

**The odds are 3 in 10 that a worker entering the workforce today will become disabled sometime before retiring.**

Social Security Administration, Fact Sheet 2007

## Stand-alone STD or LTD

If an employer is looking for a group policy that protects employees for specific durations, stand-alone coverage is a simple way to offer income protection.

- Choose a duration of benefits for the stand-alone coverage.
- Select up to four elimination periods to be offered to employees.

## Combined STD/LTD coverage

By offering employees both short- and long-term coverage, they are given the opportunity to select only the STD policy, only the LTD policy, or both.

- Choose a duration of benefits for the STD policy.
- Select two elimination periods to be made available on the STD policy.
- Select the duration of benefits for the LTD policy.

**Educator Benefits Solutions® is marketed by Assurant Employee Benefits and underwritten by Union Security Insurance Company.**

### Advanced survivor benefit

If an insured has been diagnosed with a terminal illness, the insured may receive a lump sum amount equal to three times the monthly benefit without reduction for deductible sources of income. This is on a voluntary basis and payable one time only under the plan. No survivor benefit will be payable upon death. (Certain conditions apply.)

### Workplace modification benefit

Provides assistance to both the insured and employer in identifying workplace modifications to help the insured remain at work or return to work. The employer will be reimbursed for the cost of the modification, up to the greater of \$5,000 or the equivalent of three months of the insured's monthly benefit. This is available on a one-time basis.

*Note: This is not a workers' compensation insurance policy. The employer does not become a subscriber to the Workers' Compensation system by purchasing this policy, and if the employer is a non-subscriber, the employer loses those benefits that would otherwise accrue under the Workers' Compensation laws. The employer must comply with the Workers' Compensation law as it pertains to the non-subscribers and the required notifications that must be filed and posted.*

### Accidental death & dismemberment (AD&D)

An accidental death & dismemberment payment will be made according to the following schedule if:

- Death occurs within 90 days from the date of the accident; or
- The accidental bodily injury(ies) results in one or more covered losses within 90 days from the date of the accident.

Death: The full amount

Loss of One Hand or One Foot: One half the full amount

Loss of Sight in One Eye: One half the full amount

The full amount is 15 times the gross disability payment. The most that will be paid for any combination of covered losses from any one injury is the full benefit amount.

This brochure is not the insurance contract. Plan contains limitations, exclusions, and restrictions. Therefore, it is important that you read your policy/certificate carefully. Contact us for complete information.



## Short-Term Disability Insurance

### Maximum issue amount—\$7,500

Insured's can select issue amounts in \$100 increments, allowing them to choose the level of coverage that meets their individual needs. An insured can elect to participate in any benefit level up to 66 2/3% of the monthly earnings. Issue amounts range from \$300 to \$7,500.

### Amount available without evidence of insurability - up to \$5,000

During the initial enrollment, employee evidence of insurability is not required for benefit amounts up to and including \$5,000. In addition, an insured can increase their coverage amount by \$100 at each policy anniversary date without evidence of insurability as long as the increased amount does not exceed the maximum issue amount or 66 2/3% of the monthly earnings.

### Maximum period of payment

Options are available to determine the length of time benefits will be payable for each period of disability. One of the following options can be selected:

- 3 months
- 6 months
- 12 months

### Elimination periods

To be eligible for disability benefits, an insured must satisfy a period of continuous disability. An employer can select up to four elimination periods and allow employees to choose the level of coverage that best suits their individual needs.

- 0 days for injury, 7 days for sickness
- 7 days for injury or sickness
- 14 days for injury or sickness
- 30 days for injury or sickness

### Deductible sources of income

The amount of benefit an insured receives, or is eligible to receive, from Social Security, Workers' Compensation, State Teachers Retirement System (STRS) or other sources (including sick leave), as identified under the plan, will be subtracted from his or her monthly benefit. The minimum benefit amount payable under the policy is 25% of the monthly benefit, regardless of the amount of income received from other sources.

### Pre-existing conditions \*

A limited benefit is payable for disabilities that begin within the first 12 months following the effective date of coverage. A disability is caused by, contributed to by, or the result of a condition, whether or not that condition is diagnosed at all or is misdiagnosed, for which 1) the insured received medical treatment, consultation, care or services, including diagnostic measures, or was prescribed drugs or medicines in the 12 months just prior to the effective date of coverage; or 2) the insured had symptoms for which an ordinarily prudent person would have consulted a doctor in the 12 months just prior to the effective date of coverage. The amount payable will be the lesser of the monthly disability payment or the monthly benefit multiplied by 25%. Benefits are payable for no more than one month during any one period of disability.

## Additional Features

### Waiver of premium

No premium payments are required for coverage to continue beginning the first of the month following the elimination period and thereafter while an insured is receiving disability payments under this plan.

### Portability

Portability may allow an insured to continue coverage if employment ends. If allowed, the insurance continued is 50% of the monthly benefit in force on the date employment ends. The maximum benefit duration will be the lesser of 12 months or the plan maximum period of payment in force on the date employment ends.

### Partial disability benefit

If an insured is disabled and their monthly disability earnings are between 20% and 80% of their regular monthly earnings, benefits will be paid based on the percentage of income lost due to their disabilities. Payments will not be reduced as long as their disability earnings plus the gross disability benefit do not exceed 100% of their monthly earnings.

\* May vary by state. Please refer to your policy or contact your agent for details.

**Over 70%  
of working  
Americans do not  
have enough  
savings to meet  
short-term  
emergencies**

National Investment  
Watch Survey, A.G.  
Edwards, Inc. 2004

## Long-Term Disability Insurance

### Maximum issue amount—\$7,500

Insured's can select issue amounts in \$100 increments, allowing them to choose the level of coverage that meets their individual needs. An insured can elect to participate in any benefit level up to 66 2/3% of the monthly salary. Issue amounts range from \$300 to \$7,500.

### Amount available without evidence of insurability - up to \$5,000

During the initial enrollment, employee evidence of insurability is not required for benefit amounts up to and including \$5,000. In addition, an insured can increase their coverage amount by \$100 at each policy anniversary date without evidence of insurability as long as the increased amount does not exceed the maximum issue amount or 66 2/3% of monthly earnings.

### Maximum period of payment

Options are available to determine the length of time benefits will be payable for each period of disability. One of the following options can be selected:

- 5 years or Social Security Normal Retirement Age (SSNRA)
- Social Security Normal Retirement Age (SSNRA)

### Elimination periods

To be eligible for disability benefits, an insured must satisfy a period of continuous disability. An employer can select up to four elimination periods and allow employees to choose the level of coverage that best suits their individual needs. If an employer is offering combined STD/LTD coverage, the LTD elimination period will coordinate with the STD benefit duration.

- 30 days for injury or sickness
- 60 days for injury or sickness
- 90 days for injury or sickness
- 180 days for injury or sickness
- 365 days for injury or sickness

### Deductible sources of income

The amount of benefit an insured receives, or is eligible to receive, from Social Security, Workers' Compensation, State Teachers Retirement System (STRS) or other sources (including sick leave), as identified under the plan, will be subtracted from his or her gross disability benefit. The minimum benefit amount payable under the policy is 25% of the gross disability benefit, regardless of the amount of income received from other sources.

### Pre-existing conditions \*

Benefits will not be paid if disability begins in the first 12 months following the effective date of coverage; and disability is caused by, contributed to by, or the result of a condition, whether or not that condition is diagnosed at all or is misdiagnosed, for which 1) the insured received medical treatment, consultation, care or services, including diagnostic measures, or was prescribed drugs or medicines in the 12 months just prior to the effective date of coverage; or 2) the insured had symptoms for which an ordinarily prudent person would have consulted a doctor in the 12 months just prior to the effective date of coverage.

### Disabilities with a limited pay period

Disabilities due to mental illness, alcoholism, drug abuse and special conditions have a limited pay period of up to 12 months.

## Additional Features

### Waiver of premium

No premium payments are required for coverage to continue beginning the first of the month following the elimination period and thereafter while an insured is receiving disability payments under this plan.

### Portability

Portability may allow an insured to continue coverage if employment ends. If allowed, the insurance continued is 50% of the monthly benefit in force on the date employment ends. The maximum benefit duration will be the lesser of 12 months or the plan maximum period of payment in force on the date employment ends.

### Partial disability benefit

If an insured is disabled and monthly disability earnings are between 20% and 80% of regular monthly earnings, benefits will be paid based on the percentage of income lost due to disabilities. Payments will not be reduced as long as disability earnings plus the gross disability benefit do not exceed 100% of monthly earnings. In the event an insured continues to be partially disabled after 12 months of disability, 50% of disability earnings will be subtracted from any further payments the person is eligible to receive.

### Survivor benefit

A lump-sum benefit equal to three times an insured's monthly disability payment will be paid to an eligible survivor if the deceased insured was receiving, or was entitled to receive, payments under the policy for 180 or more consecutive days.

**A disabling accident occurs every 2 seconds in the US.**

National Safety Council, Injury Facts, 2004 ed.

**There are over 50 million people in the US classified as disabled, and the numbers are rising.**

Americans with Disabilities: 2002, U.S. Bureau of the Census, May 2006.



# ASSURANT

## Employee Benefits

### For customer service, please contact:

Customer Service Center  
111 Queen Anne Avenue North, Suite 200  
Seattle, Washington 98109-4955  
Toll-free: (800) 877-2701, x250  
Fax: (206) 343-4587  
customersvc@asibpi.com

Assurant Employee Benefits specializes in quality employee benefits and services through its core business and affiliates, including a dedicated Alternate Distribution team. The core business includes both employer-paid and employee-paid long-term and short-term disability, life accidental death and dismemberment insurance, and dental coverage for groups. Assurant Employee Benefits is headquartered in Kansas City, Missouri.

The Educator Benefits Solutions® voluntary products are distributed through the Assurant Employee Benefits Alternate Distribution team, located in Westbrook, Maine. The Alternate Distribution team distributes customized employee benefits and services to employers and employees through select insurance carriers, insurance brokers, and third-party professional marketing companies.

Assurant Employee Benefits is part of Assurant, Inc., a premier provider of specialized insurance products and related services in North America and selected other markets. The Company is traded on the New York Stock Exchange under the symbol AIZ.

Educator Benefits Solutions® is underwritten by Union Security Insurance Company.

One Riverfront Plaza  
Westbrook, ME 04092-9700  
T 207.591.3500  
F 207.591.3599  
[www.assurantemployeebenefits.com/ad](http://www.assurantemployeebenefits.com/ad)