



ASSURANT
Employee
Benefits®

Voluntary Short-Term Disability



Answer these questions to help determine the need for Voluntary Short-Term Disability:

- How is maternity leave handled?
- What is your sick leave policy?
- What happens to an employee if an accident happens outside of work and is not covered by workers' compensation?
- Are you spending more on employee benefits, and yet offering your employees fewer coverages?

Balancing what's best for your employees with what's best for your bottom line

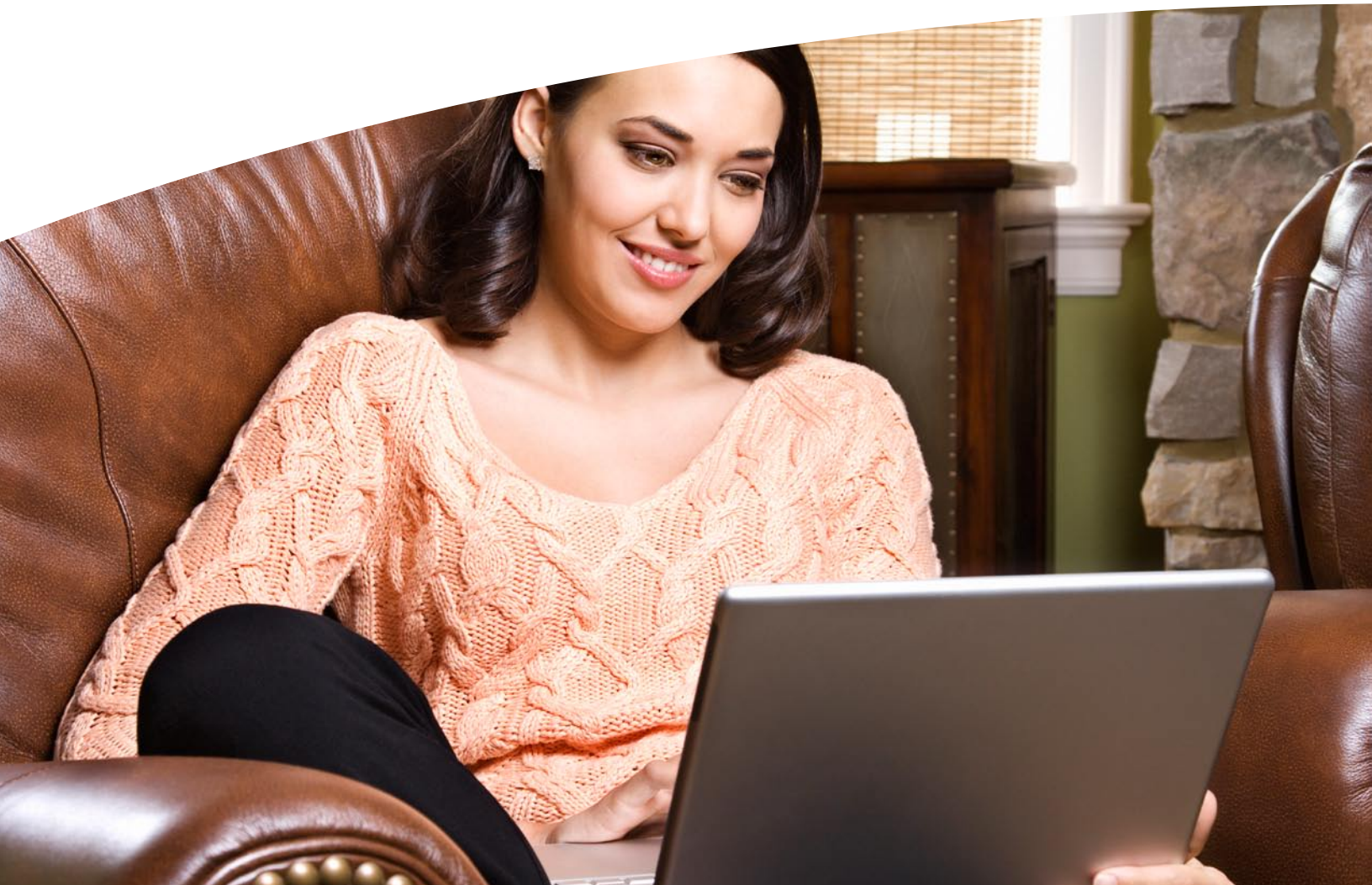
You understand there are illnesses, accidents and life-changing events that keep an employee temporarily out of work. You also know that when an employee is temporarily away from work, your company's productivity can be altered.

You want to do what's best for your employees. You know when they're out of work, their earning power decreases, and you don't want your employees to be in a temporary financial pinch. But can your company afford to keep paying an employee that's not working?

What's a solution?

A Voluntary Short-Term Disability policy from Assurant Employee Benefits

- **Keep employees *and* accounting happy** – with 100 percent employee-paid benefits, it costs your company nothing other than plan administration expenses.
- **To help employees save money** – a group rate is often 10-20 percent less than what they would pay if they bought it themselves outside of work.*
- **Processes to suit you** – easy administration allows you to choose your billing cycle preference or access your plan online 24/7.
- **Simple enrollment** – with no employee medical questions. And, personalized forms make the process easy to navigate.
- **Help employees be productive sooner** – with partial disability and rehabilitation services, you may be able to get your employees back to work sooner.



Disability products marketed by Assurant Employee Benefits are underwritten by Union Security Insurance Company. In New York, group insurance products and services are marketed by Assurant Employee Benefits and underwritten by Union Security Life Insurance Company of New York, which is licensed in New York and has its principal place of business in Syracuse, New York. Plans contain limitations, exclusions and restrictions.

Flexible plan options specifically for your business

- **Keep things streamlined** – coordinate a sick leave plan or Long-Term Disability policy, with the following customizations:
 - Begin benefits as early as 1st day of disability for accident and 8th day for sickness, all the way up to the 31st day of disability.
 - Add 1st day hospital benefits, with benefits beginning on the earlier of the first day of hospital inpatient confinement, or the benefit commencement date you selected for the plan.
 - Choose a maximum benefit duration – how long benefits last – up to 52 weeks!
 - Select a weekly maximum amount.
- **Advantages to buying disability insurance on a voluntary basis** – voluntary plans may help workers get coverage more easily than if they were to purchase an individual policy on their own outside of the workplace. Premiums are typically paid through an automatic payroll deduction and can be as much as 10 to 20 percent less because of efficiencies in enrollment and billing procedures.*
- **Give employees a say** – select a unit plan and employees can choose coverage amounts in \$50 increments up to 60 percent of basic pre-disability income. Or, go with a percentage-based plan that can cover from 40 percent to 60 percent of basic pre-disability income.
- **Fewer complaints** – our Pre-Existing Bridge Benefit may mean money in an employee's pocket quicker. Here's how it works: if the employee is disabled and has satisfied the qualifying period, but there is a question about whether the disability is caused by a pre-existing condition or not, we'll pay 25 percent of the scheduled amount of benefit for four weeks. If we conclude the disability is due to a pre-existing condition, the employee can keep the benefit already paid but will not be entitled to any additional benefits. If we conclude the disability is *not* due to a pre-existing condition, we will pay the full Short-Term Disability benefit as described in the policy, less any amounts already paid.
- **Tailored for your company** – you choose if a disability is based on the inability to do his or her *own job* versus his or her *regular* occupation.

Eligibility

Our standard eligibility definition would provide coverage to any active employee working at least 20 hours per week, year-round, and earning at least \$12,000 annually in basic pay from the policyholder. Further customization is possible.

Limitations

The plan pays no benefit for any disability which begins in the first 12 months of a person's coverage, if the disability results from a pre-existing condition. A pre-existing condition is one for which the employee has seen a medical practitioner or taken medication in the six months prior to the coverage effective date. We will not pay unless the disability begins after 12 consecutive months during which the employee is continuously insured under this plan.

Exclusions

We will not pay benefits for any time the insured is confined to any facility because he or she was convicted of a crime or public offense. We will not pay benefits for any part of a period of disability during which the insured is receiving benefits under any Workers' Compensation Act (or similar law) or the Maritime Doctrine of Maintenance, Wages, or Cure. We will not pay benefits for any disability caused by: war or any act of war, whether declared or not; intentionally self-inflicted injury, while sane or insane; taking part or the result of taking part in committing an assault or felony; any injury or sickness that arises out of or occurs in the course of any occupation for pay or profit; any accidental bodily injury arising out of or in the course of any occupation for pay or profit or any sickness for which the insured is entitled to benefits under any Workers' Compensation Act or similar law, the Maritime Doctrine of Maintenance, Wages, or Cure, or the Jones Act (Title 46, United States Code Section 688). All insurance policies contain limitations, exclusions, reductions, and restrictions. Assurant Employee Benefits reserves the right to cancel the policy with advance written notice to the policyholder. Issued contracts determine all plan features and benefits. For costs, complete details, and other limitations and exclusions, contact Assurant Employee Benefits.

*LIFE Foundation, 2008



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