

Short-Term Disability Insurance

Hebrew SeniorLife | Available to Employees 24+ hours | 928326

Protect your paycheck

Imagine you hurt your back, and your doctor tells you can't do your job for four weeks. Or imagine you just delivered twins. You can't work, but you have bills to pay. Short-term disability replaces part of your income if you can't work for a short time due to a covered disability. You can use the weekly check to help pay everyday expenses, like your mortgage or rent, utilities, childcare and groceries.

How it works

This coverage is provided by your employer at no cost to you!

Benefits

Weekly benefit after your claim is approved	You will receive a check for your benefits on a weekly basis. It will cover 60% of your Total Weekly Earnings, up to \$2,500 per week.
When benefits begin	Benefits begin as soon as 8 day from the date you are unable to work due to an injury and 8 days due to an illness.
Benefits may be paid for	Up to 25 weeks, as long as you are still unable to work due to a covered disability
Additional plan information	This plan provides a benefit for a disabilities due to illness (including pregnancy) or injury that is not work-related. You're covered for disabilities resulting from injury or illness 24 hours a day, seven days a week.



Disability insurance mean for Joyce?

Joyce was out apple-picking when she fell off the ladder and broke her ankle. Her injury left her unable to work at her job while she had surgery and recovered at home.

- Joyce filed a claim with Sun Life. We reviewed her medical information and job description and approved her claim.
- Joyce started receiving her weekly benefit, which helped her pay rent, buy groceries and cover the co-pays for doctor visits.
- Six weeks later, Joyce was back at work

Top 5

Short-Term Disability diagnoses:

1. Maternity
2. Musculoskeletal
3. Injury
4. Digestive disorders
5. Cancer

Sun Life claims data, July 2018



Sun Life Assurance Company of Canada
sunlife.com
800-SUN-LIFE (247-6875)

Additional optional Short-Term Disability coverage amounts

Consider supplementing your employer-paid short-term disability insurance. You are responsible for paying the cost of this additional coverage.

Choose the benefit that best meets your needs and your budget.

	Buy-up
Additional weekly benefit after your claim is approved	You will receive a check for your benefits on a weekly basis. It will cover 75% of your Total Weekly Earnings, up to \$2,500 per week.
When benefits begin	Benefits begin as soon as 8 day from the date you are unable to work due to an injury and 8 days due to an illness.
Benefits may be paid for	Up to 25 weeks, as long as you are still unable to work due to a covered disability
Additional plan information	This plan provides a benefit for a disabilities due to illness (including pregnancy) or injury that is not work-related. You're covered for disabilities resulting from injury or illness 24 hours a day, seven days a week.

*"1 in 4 workers will miss up to 3 months of work due to illness, injury or pregnancy during their career."***



Additional considerations

If I have other income	Income from other sources may reduce your benefit amount. These sources may include Social Security benefits, disability benefits from retirement, government plans or state disability income such as California SDI; other group disability plans; no-fault benefits, salary continuance or sick leave, and return-to-work earnings. For more information or to determine if Voluntary STD or Contributory STD is appropriate for you, contact your Benefits Administrator.
If I can work while disabled	Your plan is designed to encourage and support your return to work. If you are able to work part-time for example, you may receive part of your benefit while working.
If I become pregnant	Check with your employer to make sure you are eligible for benefits and let them know when you expect to be out of work on maternity leave. Typically a maternity claim is treated as an illness claim (see "When benefits begin" in the table).

Short-term disability FAQs

Do I need to answer any health questions to enroll for this coverage?

You will be required to answer health questions if (1) you do not elect coverage when it's first available to you and you want to elect at a later date; (2) you request an amount higher than the Guaranteed Issue amount noted in the table, if offered; or (3) you want to increase coverage at a later date. You will need to fill out and submit our Evidence of Insurability application which must be approved by Sun Life before the coverage takes effect.

What if I have a pre-existing condition?

If you elect buy-up and you submit a claim within 12 months of your insurance taking effect, or 12 months following any increase in your amount of insurance, we will not pay any benefit for any pre-existing condition. A pre-existing condition includes anything you have sought treatment for in the 3 months prior to your insurance becoming effective. Treatment can include consultation, advice, care, services or a prescription for drugs or medicine.

How much insurance do I need?

Visit our webpage at www.sunlife.com/calculators to help you determine how much income you may need.

How do I file a claim after becoming disabled?

Check with your employer to make sure you are eligible for benefits. Then, file a claim with Sun Life. We will ask for information from you about your doctor, your income, and your condition. We will ask for medical records and for your doctor to fill out a form about your condition and your expected recovery. You can download forms from our website.

How do I qualify for benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table) and meet the definition of disability if you're insured when you become disabled.

How is my benefit taxed?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, or if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be taxable income, which will be tax reported on a Form W-2 and it may have FICA tax deductions that reduce the amount we pay you. Please consult with a tax advisor or your employer if you have any questions.

Read the important plan provisions section for more information including limitations and exclusions.

**Realitycheckup.org, Council for Disability Awareness, 2018

Rate Sheet

Employee - Coverage and **monthly** rates for Short Term Disability Buy-up Insurance.
 Find your age bracket (as of the effective date of coverage) to determine the associated rate for the coverage amount you choose.
 Follow the example below to determine your monthly cost.

Your Age	Rate
Under 25	0.177
25 - 29	0.177
30 - 34	0.124
35 - 39	0.086
40 - 44	0.078
45 - 49	0.053
50 - 54	0.067
55 - 59	0.120
60 - 64	0.144
65 - 69	0.129
70+	0.093

Example Weekly Benefit (75% of earnings)	Divided by 10		Multiplied by rate	Example monthly cost*
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\$350 / 10 = 35 x \$0.086 = \$3.01

Your Weekly Benefit (75% of earnings)	Divided by 10		Multiplied by rate	Your monthly cost*
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\$ _____ / 10 = _____ x \$ _____ = \$ _____

Your monthly cost	# of Months		Annual cost	# of pay periods per year (12, 24, 26, 52, etc.)	Your estimated cost per pay period*
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\$ _____ x 12 = \$ _____ / _____ = \$ _____

*The rate is in effect for **4/1/2021**. Contact your employer to confirm the portion of the cost for which you will be responsible.