

HERITAGE BENEFITS

Voluntary Short-Term Disability

Voluntary Short-Term Disability insurance is a new offering through Guardian. This benefit provides off the job coverage for accident and injury. The Short-Term Disability benefit replaces a portion of your pre-disability earnings, less any offsets from other disability plans. (e.g., state disability benefits, no-fault auto laws, sick pay, vacation pay, etc.).

The benefit amount is 60% of your pre-disability weekly earnings; subject to the plan's maximum weekly benefit of \$1,000.

When do benefits begin and how long do they continue? Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit.

The elimination periods are/is as follows:

- ✓ For Injury – 8 days
- ✓ For Sickness (includes pregnancy) – 8 days

Benefits continue for as long as you are disabled up to a maximum duration of 26 weeks. Please note that this plan has a pre-existing condition clause.

Age Brackets	Rate per \$10 of weekly coverage
Under 24	\$0.930
25-29	\$0.974
30-34	\$0.906
35-39	\$0.907
40-44	\$0.974
45-49	\$1.187
50-54	\$1.478
55-59	\$1.814
60-64	\$2.150
65-69	\$2.150
70+	\$2.150

MONTHLY PREMIUM EXAMPLE

Annual Salary \$35,000

Weekly Salary \$673.08

Age 35

Benefit design 60% to \$1,000

Premium Calculation

$(\$673.08 \times .907) / 10 = \61.05 or

\$30.53 per pay period