

## Plan Highlights

### Group Short Term Disability Insurance



#### Grace Cottage Family Health & Hospital

#### COVERAGE

Disability income protection insurance provides a benefit for short term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

#### ELIGIBILITY

All Active Full-Time Hourly Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

#### BENEFIT AMOUNT

The benefit amount is equal to 60% of your weekly covered earnings, to a maximum benefit of \$1,000 per week.

#### DAY BENEFITS BEGIN

Injury (accident): Benefits begin on the 1st consecutive day of disability.  
Sickness (illness): Benefits begin on the 8th consecutive day of disability.

#### MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 26 weeks.

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

#### RATES

See attached Rate Sheet

#### FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage
- ▶ Partial Disability
- ▶ Transfer of Coverage provision

#### LIMITATIONS

- ▶ Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans.

**RELIANCE STANDARD**  
LIFE INSURANCE COMPANY

[www.reliancestandard.com](http://www.reliancestandard.com)

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6451, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.

## Plan Highlights

### Group Short Term Disability Insurance



#### Grace Cottage Family Health & Hospital

The benefit amount is equal to 60% of your weekly covered earnings, to a maximum benefit of \$1,000 per week.

To calculate your bi-weekly payroll deduction, use the formula indicated below:

1. Enter your **Weekly Earnings**, not to exceed **\$1,667**. 1. \$ \_\_\_\_\_
2. **Multiply** the amount on Line 1 by **0.60**. 2. \$ \_\_\_\_\_
3. Find your rate from the age table displayed. 3. \$ \_\_\_\_\_
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ \_\_\_\_\_
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your **monthly payroll deduction**. 5. \$ \_\_\_\_\_
6. **Multiply** the amount on Line 5 by 12, then **Divide** by 26 to get your bi-weekly payroll deduction. 6. \$ \_\_\_\_\_

Age	Rate per \$10 benefit
18-24	\$1.170
25-29	\$1.170
30-34	\$1.320
35-39	\$0.880
40-44	\$0.680
45-49	\$0.740
50-54	\$0.780
55-59	\$0.990
60-64	\$1.270
65-69	\$1.270
70+	\$1.270

**Example Calculation: Jane Smith is age 35.**

1. Enter your **Weekly Earnings**, not to exceed **\$1,667**. 1. \$ 400
2. **Multiply** the amount on Line 1 by **0.60**. 2. \$ 240 (maximum weekly benefit)
3. Find your rate from the age table displayed. 3. \$ 0.880
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ 211.20
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your **monthly payroll deduction**. 5. \$ 21.12 (monthly payroll deduction)
6. **Multiply** the amount on Line 5 by 12, then **Divide** by 26 to get your bi-weekly payroll deduction. 6. \$ 9.75 (bi-weekly payroll deduction)