

Voluntary Short Term Disability

Especially designed for the employees of:

Big Red Liquors



Even though no one likes to think about getting sick or sustaining an injury, almost everyone makes sure to get medical insurance - just incase. But medical insurance is only designed to cover all or most of the healthcare costs an illness or injury brings - what happens to your paycheck if you've exhausted your paid time off? If your paycheck were to stop for a period of time, how would it affect you and your family? If you never thought about the possibility, now is a good time.

Reliance Standard provides Short Term Disability that has a weekly cash tax-free benefit to help pay for everyday expenses (such as mortgage / rent, utilities, childcare, or groceries) if you are unable to work due to a covered disability.

Short Term Disability benefits are payable for an off-the-job accident, sickness or pregnancy. Pregnancy benefits for normal delivery up to 6 weeks; C-Section up to 8 weeks (minus the waiting period) – can be longer if medically necessary and under doctor's care.

Employees can choose from \$100 to **\$1,500** in increments of \$25, not to exceed **60%** of weekly earnings.

Plan Highlights

Waiting Period	14 days for an injury / 14 days for a sickness
Maximum Percentage of Income Replaced	60%
Minimum Weekly Benefit Payable	\$100
Maximum Weekly Benefit Payable	\$1,500
Pre-Existing Limitation Condition	3/12
Maximum Benefit Period	11 weeks

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- Benefits are subject to a pre-existing condition limitation. A pre-existing condition is any condition in which you have already received medical advice, treatment, or taken prescribed medications for during the **3 months** prior to your effective date of coverage.
 - If you file a claim within the first **12 months** of coverage, the look back period of **3 months** from the effective date would apply for pre-existing conditions related to this claim. If your claim is due to a pre-existing condition, no benefits will be payable for that claim. However, after **12 months** of coverage, the pre-existing condition limitation no longer applies. Any claim for a new condition, or a condition you have not been treated for, during the **3 month** look back would be covered.
 - Enrollment in the Short Term Disability plan is Guaranteed Issue, so you do not have to answer any health questions to be covered. Once your coverage goes into effect and if you have to be out of work for a covered short term disability, benefits begin after **14 days for an injury / 14 days for a sickness**.
 - Short Term Disability benefits are payable up to **11 weeks** or until you are released by your doctor to return to work. Partial disability benefit is available subject to certain limitations.
 - Premium payments are waived once your benefits begin.
 - Short Term Disability Benefits do not pay in addition to Paid Time Off.
 - Definition of Disability: An employee is considered disabled when he/she is unable to perform his/her job, is not doing any work for pay and is under the regular care of a physician. This definition may vary by state.
 - This is a brief summary of benefits. Please refer to the certificate of coverage for complete provisions, limitations and exclusions.

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Premiums based on bi-weekly deductions

Weekly Benefits	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$275	\$300	\$325	\$350	\$375	\$400
Age													
< 40	2.31	2.88	3.46	4.04	4.62	5.19	5.77	6.35	6.92	7.50	8.08	8.65	9.23
40 - 49	2.91	3.63	4.36	5.09	5.82	6.54	7.27	8.00	8.72	9.45	10.18	10.90	11.63
50 - 59	3.28	4.10	4.92	5.73	6.55	7.37	8.19	9.01	9.83	10.65	11.47	12.29	13.11
60+	3.88	4.85	5.82	6.78	7.75	8.72	9.69	10.66	11.63	12.60	13.57	14.54	15.51
Min Income	\$166	\$208	\$250	\$291	\$333	\$375	\$416	\$458	\$500	\$541	\$583	\$625	\$666
Weekly Benefits	\$425	\$450	\$475	\$500	\$525	\$550	\$575	\$600	\$625	\$650	\$675	\$700	\$725
Age													
< 40	9.81	10.38	10.96	11.54	12.12	12.69	13.27	13.85	14.42	15.00	15.58	16.15	16.73
40 - 49	12.36	13.08	13.81	14.54	15.27	15.99	16.72	17.45	18.17	18.90	19.63	20.35	21.08
50 - 59	13.93	14.75	15.57	16.38	17.20	18.02	18.84	19.66	20.48	21.30	22.12	22.94	23.76
60+	16.48	17.45	18.42	19.38	20.35	21.32	22.29	23.26	24.23	25.20	26.17	27.14	28.11
Min Income	\$708	\$750	\$791	\$833	\$875	\$916	\$958	\$1,000	\$1,041	\$1,083	\$1,125	\$1,166	\$1,208
Weekly Benefits	\$750	\$800	\$850	\$900	\$950	\$1,000	\$1,050	\$1,100	\$1,150	\$1,200	\$1,250	\$1,300	\$1,500
Age													
< 40	17.31	18.46	19.62	20.77	21.92	23.08	24.23	25.38	26.54	27.69	28.85	30.00	34.62
40 - 49	21.81	23.26	24.72	26.17	27.62	29.08	30.53	31.98	33.44	34.89	36.35	37.80	43.62
50 - 59	24.58	26.22	27.85	29.49	31.13	32.77	34.41	36.05	37.68	39.32	40.96	42.60	49.15
60+	29.08	31.02	32.95	34.89	36.83	38.77	40.71	42.65	44.58	46.52	48.46	50.40	58.15
Min Income	\$1,250	\$1,333	\$1,416	\$1,500	\$1,583	\$1,666	\$1,750	\$1,833	\$1,916	\$2,000	\$2,083	\$2,166	\$2,500