

**SHORT-TERM DISABILITY**

# Short-Term Disability



THE EPIC LIFE INSURANCE COMPANY

## SHORT-TERM DISABILITY (STD) BENEFITS

When a valuable employee is absent from his or her job due to an injury or illness, paying compensation out of your pocket can be devastating to your bottom line. A short-term disability benefit package from EPIC can hedge against such losses, as well as help you avoid some unemployment claims.

Your sales representative can help you choose from our list of elimination periods, which determines when benefits start. Options include 1<sup>st</sup> day accident, 8<sup>th</sup> day sickness; 8<sup>th</sup> day accident, 8<sup>th</sup> day sickness; and others. Standard benefit periods available from EPIC are 13, 26, and 52 weeks. However, other benefit periods may be considered with underwriting approval.

A variety of benefit levels are available. You may choose from the following:

- A flat amount, where each employee is covered by the same benefit.
- A scheduled plan, where benefit levels are determined by categories such as occupation or length of service.
- An earnings benefit, where benefit levels are 50%, 60%, or 66 2/3% of the employee's average weekly salary.
- Maximum STD benefits are \$750 for 2-9 life groups, \$1,000 for groups of 10-24, or \$1,500 for 25+ life groups.

You may select up to six classes under the scheduled plan. If you purchase both employee term life and STD insurance and elect earnings or occupational class options for both benefits, the class schedule must be the same.

Short-term disability offers the following features and benefits:

- **Survivor Benefit** (*included in the premium*): Should the insured die while receiving STD benefits, their designated beneficiary will receive three additional weekly STD benefit payments.
- **Maternity** (*optional for groups of less than 15*): This enhancement extends the STD coverage to include an insured's pregnancy-related disabilities.
- **First Day Hospital** (*optional benefit*): If the insured becomes hospitalized due to an injury or sickness, the benefit waiting period will be waived and benefit payments will start immediately.
- **Partial Disability** (*optional benefit*): A partially-disabled employee can receive up to 80% of their pre-disability pay from part-time work, STD benefits, and other sources, and still qualify for STD coverage. Since your employees don't have to be concerned about losing benefits or starting a waiting period over again, this option encourages them to return to work.



### Group Size Requirements for EPIC Short-Term Disability:

With other EPIC or WPS coverage: Minimum two lives • Stand alone: Minimum ten lives

# VOLUNTARY GROUP SHORT-TERM DISABILITY (STD) INSURANCE

Short-term disability insurance helps offset the unpredictable financial difficulties caused by accidents or illness. It's a key element to any supplemental benefit package, and coverage no working person should be without.

We've designed EPIC's Voluntary STD insurance to be flexible. Our variety of set-up options means you develop a plan that suits your employees' needs:

- Your choices for **Duration**, or the length of time the benefits last in the event of a disability, are: 13 weeks, 26 weeks, or 52 weeks.
- **Waiting Periods** determine when STD payments start. You can choose waiting periods based upon the cause of the disability. Choices are:
  - Disability due to an **Accident**: 8, 15, or 30 days
  - Disability due to **Sickness**: 8, 15, or 30 days

And, the plan's flexible for your employees, too. They decide the weekly benefit amount they need, depending on their individual financial situation. Our minimum STD weekly benefit is \$70 per week, and the maximum is \$750 for 10+ life groups.

Voluntary STD offers many of the same valuable features and benefits available with our standard STD plan.

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benefits, their designated beneficiary will receive three additional weekly STD benefit payments.

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- **Partial Disability** (*optional benefit*): Partially-disabled employees can receive up to 80% of their pre-disability pay from part-time work, STD benefits, and other sources, and still qualify for STD coverage. Since your employees don't have to be concerned about losing benefits or starting a waiting period over again, this option encourages them to return to work.

When you offer short-term disability insurance, you're offering peace of mind. Your employees can rest assured a reliable source of income will assist their financial needs should the unexpected happen.

**Guarantee Issue** — Subject to EPIC's acceptance of the group, the STD insurance amounts listed in "Benefits at a Glance" are the maximum available without the employee satisfying our evidence of insurability requirements. Groups seeking guarantee issue are subject to prior approval and acceptance by The EPIC Life Insurance Company.

## THE EPIC ADVANTAGE

Formed in 1984 as a WPS Health Insurance subsidiary, The EPIC Life Insurance Company has since earned a reputation for excellent products, superior service, and security.

We owe our achievements to the top-quality benefits and personalized service we provide to our customers, backed by our strong work ethic. With this successful combination, you'll find that EPIC is larger than life... yet down to earth.



THE EPIC LIFE INSURANCE COMPANY

# SHORT-TERM DISABILITY (STD) BENEFITS AT A GLANCE

	<b>Group STD</b>	<b>Voluntary STD</b>
<b>Funding—Who pays the premiums?</b>	The Employer Chooses: <ul style="list-style-type: none"> <li>• Employer pays 100%</li> <li>• Employer and employee share cost</li> </ul>	Employee pays 100%
<b>Minimum Group Size</b>	<ul style="list-style-type: none"> <li>• Available to groups of 2-9 with other coverage</li> <li>• Available to groups of 10+ on a stand-alone basis</li> </ul>	Available to groups of 10 or more
<b>Minimum Benefit</b>	\$70 per week	
<b>Maximum Benefit</b>	<ul style="list-style-type: none"> <li>• Group Size 2-9 – \$750*</li> <li>• Group Size 10-24 – \$1,000*</li> <li>• Group Size 25+ – \$1,500*</li> </ul>	<ul style="list-style-type: none"> <li>• Group Size 2-9 – Not Available</li> <li>• Group Size 10+ – \$750</li> </ul>
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• 2-24 Lives: Employee must work a minimum of 30 hours per week</li> <li>• 25+ Lives: Employee must work a minimum of 80 hours per month</li> </ul>	
<b>Participation</b>	<ul style="list-style-type: none"> <li>• Non-contributory plans: 100%</li> <li>• Contributory plans: <ul style="list-style-type: none"> <li>— 2-9 Lives: 100%</li> <li>— 10+ Lives: 75%</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• 10-25 Lives: Greater of 10 lives or 50%</li> <li>• 26-50 Lives: Greater of 10 lives or 40%</li> <li>• 51-99 Lives: 35% of eligible employees</li> <li>• 100-499 Lives: 25% of eligible employees</li> <li>• 500+ Lives: 20% of eligible employees</li> </ul>
<b>Benefit Options</b>	52 week duration only available for group size of 25+, for 15 or 30 day waiting period.	
Duration	13, 26 Weeks	13, 26 Weeks
Waiting Periods: Accident	1, 8, 15, or 30 Days	8, 15, or 30 Days
Sickness	8, 15, or 30 Days	8, 15, or 30 Days
<b>Guarantee Issue Amounts</b>	<ul style="list-style-type: none"> <li>• Group Size 2-9 – \$500</li> <li>• Group Size 10-24 – \$750</li> <li>• Group Size 25+ – \$1,000</li> </ul>	Not Applicable \$750
<b>Optional Benefit Features</b>	<ul style="list-style-type: none"> <li>• First Day Hospital</li> <li>• Maternity (<i>Automatically included for groups of 15+, optional for groups with less than 15</i>)</li> <li>• Partial Disability</li> </ul>	<ul style="list-style-type: none"> <li>• Maternity (<i>Automatically included for groups of 15+, optional for groups with less than 15</i>)</li> <li>• Partial Disability</li> </ul>
<b>Benefit Features Included</b>	Survivor Benefit	

\* Evidence of insurability is required for anything above Guaranteed Issue.

**Pre-Existing Limitation** — Base and Voluntary STD has a pre-existing limitation of 6/12. Credit will be given to insureds with prior group STD coverage.

**Integration with Other Income Benefits** — If an insured receives income from the United States Social Security Act, or other sources as stated in the certificate, the weekly STD benefit will be reduced by this income.

# EXCLUSIONS

**We won't pay STD benefits for any loss:**

- resulting from weight control or any treatment of obesity not caused by an organic condition
- resulting from participation in a riot or in the commission of a crime
- resulting from an act of declared war or armed aggression
- incurred for which any government body or its agencies are liable, while an employee is on active duty or training in the armed forces, National Guard, or Reserves of any state or country
- suicide provision as stated in the certificate.

**We won't pay STD benefits for any disability:**

- during which the employee isn't under the care and attendance of a physician
- for any total disability covered by Workers' Compensation or similar laws, even if the employee does not choose to claim such benefits
- during any period of time the employee is also on a paid sick leave from the employer or any other group disability coverage to which he or she may be entitled
- which benefits were received under other income benefits.

**Residents of MN:** Any period of time you are also on a paid sick leave from the policyholder or receiving benefits under any other group disability income short-term or long-term coverage which covers you. This exclusion 4. does not apply to any benefits received under the federal Social Security Act, the Railroad Retirement Act, any Veteran's Disability Compensation, or any federal or state law, as amended, subsequent to the date of commencement of such benefit.

**Note:** *This brochure is only a general outline of benefits, limitations, and exclusions. You can find a more detailed description of the coverage in the applicable certificate of insurance or benefits booklet. A certificate or benefits booklet will be issued to each employee who becomes insured under the plan. Coverages are subject to the terms, conditions, and provisions of the applicable EPIC insurance policy(ies) issued to the employee by EPIC if the employee meets underwriting and other requirements. Any provisions listed in this brochure that conflict with local, state, or federal laws will automatically conform to those laws.*



THE EPIC LIFE INSURANCE COMPANY

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