

# Voluntary **SHORT TERM DISABILITY**



**benefits for employees that benefit employers**

# Short Term Disability **VOLUNTARY**



Doesn't it make sense to protect your paycheck? Statistics show that the majority of American families would be bankrupt if they missed more than three consecutive paychecks. And 48% of all home foreclosures are as a result of a disability.<sup>1</sup>

We don't think about going without car insurance, but only one in 70 of us are injured in an auto accident. Our homes are insured, but only one in 96 have a fire. We carry life insurance, but the chances are just one in 114 that death will occur. The chances of a disability are much greater – one in two that a 30 year-old will be disabled for more than three months at least once before age 65. A 42 year-old has triple the chances of becoming disabled than of dying before retirement age. One in eight American workers will become disabled every year!<sup>2</sup>

**VOLUNTARY SHORT TERM DISABILITY INCOME COVERAGE** Companion Life gives your employees the peace of mind that a protected paycheck brings. A program designed to help maintain a family's current lifestyle and its plans for the future if the employee is disabled off the job. A plan with the flexibility to meet an employee's individual needs. A program that provides a significant enhancement to an employer's benefit portfolio at no additional cost!

**COVERAGES** This Voluntary Short Term Disability Income Program pays benefits for covered **non- occupational** injuries and illnesses. Maternity, alcoholism and drug addiction, and mental or nervous conditions are covered the same as any other illness. A partial disability benefit is included to support a recovering employee's return to full potential through part-time work.

**EVIDENCE OF INSURABILITY** No evidence of insurability is required if the employee is at work on the effective date of coverage. Evidence of insurability is required of employees enrolling after their initial eligibility period.

**PARTICIPATION** A minimum of five eligible employees must enroll for coverage.

**ENROLLMENT AGE FREEZE** When an employee enrolls for coverage, as long as he or she remains enrolled, the premium payable for the selected insurance coverage will always be based upon the employee's age at the time of original enrollment.

**EMPLOYER ELIGIBILITY** An employer is eligible for coverage:

- If the group is not heavily financed by federal, state, or local government entities, or heavily dependent on the procurement of government contracts; and
- If it is not a union, health and welfare fund, or similar entity; and
- If 50% or more of the group is not in commissioned sales; and
- If 50% or more of the group is not related by blood or marriage; and
- If the group is not subject to seasonal fluctuations; and
- If the group has been in business more than 6 months.

**EMPLOYEE ELIGIBILITY** Employees meeting all of the following are eligible for coverage:

- Full-time employment (working 30 or more hours weekly)
- Actively at work on effective date of coverage
- At least 90 days of continuous service with the employer
- Employees pay 100% of the premium.

**PRE-EXISTING CONDITIONS** We will not cover a disability that begins in the first 12 months after the effective date. This applies if the disability results from a pre-existing condition with treatment (or symptoms for which an ordinarily prudent person would seek treatment) within 12 months prior to the effective date. The exclusion may vary in certain states as required by state law.

**PLAN DESIGNS** The employer may select one of the following eight plan designs to offer the employees. Employers with 100 or more eligible employees may offer two plan designs for the employee group.

<u>Plan Number</u>	<u>Benefits Begin</u>		<u>Duration</u>
	Accident	Sickness	
Plan 1	1st Day	8th Day	13 Weeks
Plan 2	8th Day	8th Day	13 Weeks
Plan 3	15th Day	15th Day	13 Weeks
Plan 4	1st Day	8th Day	26 Weeks
Plan 5	8th Day	8th Day	26 Weeks
Plan 6	15th Day	15th Day	26 Weeks
Plan 7	15th Day	15th Day	52 Weeks
Plan 8	30th Day	30th Day	52 Weeks

**BENEFITS** Employees may choose one of 10 weekly benefit payments, from \$150 to \$600, not to exceed 66⅔% of basic weekly earnings.

<u>Employee Selection</u>	<u>For the Benefit</u>	<u>Annual Salary Must Be at Least:</u>
Benefit Level A	\$150 per Week	\$11,700
Benefit Level B	\$200 per Week	\$15,600
Benefit Level C	\$250 per Week	\$19,500
Benefit Level D	\$300 per Week	\$23,400
Benefit Level E	\$350 per Week	\$27,300
Benefit Level F	\$400 per Week	\$31,200
Benefit Level G	\$450 per Week	\$35,100
Benefit Level H	\$500 per Week	\$39,000
Benefit Level I	\$550 per Week	\$42,900
Benefit Level J	\$600 per Week	\$46,800

All plans include a \$10,000 Accidental Death and Dismemberment (AD&D) benefit for each insured employee.

## **ABOUT COMPANION LIFE**

Companion Life Insurance Company has specialized in group benefits for more than 35 years. It has earned an A.M. Best rating of A+ (Superior) and a Weiss Rating, Inc. rating of A- (Excellent). We've earned these high marks due to our fiscal strength, investment practices and sound management. Now, we want to earn your trust by giving you the highest level of service and responsiveness possible. Talk with your Companion Life agent today. See for yourself how the Companion Life Voluntary Short Term Disability Plan is a benefit plan that benefits you.

## **FOR A PROPOSAL, CONTACT**

Group Marketing  
Companion Life Insurance Co.  
P.O. Box 100102  
Columbia, SC 29202-3102

800-753-0404 phone  
800-836-5433 fax  
C.life@companiongroup.com  
www.CompanionLife.com

## ELIGIBLE INDUSTRIES FOR VOLUNTARY SHORT TERM DISABILITY COVERAGE

Apparel (2311-2399)	Millwork, Wood Containers/Buildings, Misc. Wood Products (2431-2499)
Business Services, Advertising (7311-7359, 7371-7379, 7383-7389)	Miscellaneous Manufacturing (3911-3999)
Chemical Products (2812-2869, 2893-2899)	Motion Picture Production (7812-7829)
Communications (4812-4899)	Museums, Gardens (8412-8422)
Construction (1521-1799, except 1794)	Paper Products (2611-2679)
Educational Services, Schools (8211-8299)	Petroleum & Coal Products (2911-2999)
Electric, Gas & Sanitary Services (4911-4971)	Printing & Publishing (2711-2796)
Electronic & Other Electric Equipment (3612-3699)	Public Administration (9111-9661)
Engineering & Management (8711-8748)	Repair Services (7622-7699)
Fabricated Metal Products (3411-3499)	Retail Trade (5211-5736, 5912-5999)
Finance, Insurance & Real Estate (6011-6799)	Rubber & Plastic Products (3011-3089)
Food Manufacturing (2011-2099)	Stone, Clay & Glass Products (3211-3291)
Furniture (2511-2599)	Textile Mill Products (2211-2299)
Health Services (8011-8099)	Tobacco (2111-2141)
Industrial Machinery (3511-3599)	Transportation Equipment (3711-3799)
Instruments (3812-3873)	Veterinary Services (0741-0742)
Leather Products (3111-3199)	Wholesale Trade (5012-5199)
Legal Services (8111)	

*This list is not all-inclusive. Companion Life reserves the right to reject any business or industry which does not, in our opinion, represent a sound underwriting risk.*

### SEE FOR YOURSELF HOW COMPANION LIFE VOLUNTARY GROUP PLANS ARE BENEFITS THAT BENEFIT YOU

Companion Life offers a full portfolio of Voluntary Group Benefits for employees:

- Voluntary Group Long Term Disability Insurance
- Voluntary Group Short Term Disability Insurance
- Voluntary Group Life Insurance
- Voluntary Group Dental Insurance
- Voluntary Group AD&D



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*This brochure contains only a brief description of the benefits. It is not the contract. Rates and provisions are subject to change. Actual coverage is subject to the terms and conditions of the contract when it becomes effective, and actual contract language will be reflected in each employee's Certificate of Coverage.*

**SOME PRODUCTS NOT AVAILABLE IN ALL STATES**

# Companion Life SHORT TERM DISABILITY

## MONTHLY PREMIUM COST

## WEEKLY BENEFIT AMOUNT AND MONTHLY PREMIUM

		PLAN 1 1-8-13									
Age Category	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600	
< - 30	10.35	13.80	17.25	20.70	24.15	27.60	31.05	34.50	37.95	41.40	
30 - 34	10.65	14.20	17.75	21.30	24.85	28.40	31.95	35.50	39.05	42.60	
35 - 39	10.65	14.20	17.75	21.30	24.85	28.40	31.95	35.50	39.05	42.60	
40 - 44	10.65	14.20	17.75	21.30	24.85	28.40	31.95	35.50	39.05	42.60	
45 - 49	11.25	15.00	18.75	22.50	26.25	30.00	33.75	37.50	41.25	45.00	
50 - 54	13.50	18.00	22.50	27.00	31.50	36.00	40.50	45.00	49.50	54.00	
55 - 59	15.75	21.00	26.25	31.50	36.75	42.00	47.25	52.50	57.75	63.00	
60 - 64	18.45	24.60	30.75	36.90	43.05	49.20	55.35	61.50	67.65	73.80	
65 - 69	24.30	32.40	40.50	48.60	56.70	64.80	72.90	81.00	89.10	97.20	
70 - 74	32.70	43.60	54.50	65.40	76.30	87.20	98.10	109.00	119.90	130.80	
75+	41.25	55.00	68.75	82.50	96.25	110.00	123.75	137.50	151.25	165.00	

		PLAN 2 8-8-13									
Age Category	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600	
< - 30	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00	34.10	37.20	
30 - 34	9.60	12.80	16.00	19.20	22.40	25.60	28.80	32.00	35.20	38.40	
35 - 39	9.60	12.80	16.00	19.20	22.40	25.60	28.80	32.00	35.20	38.40	
40 - 44	9.60	12.80	16.00	19.20	22.40	25.60	28.80	32.00	35.20	38.40	
45 - 49	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50	36.85	40.20	
50 - 54	12.15	16.20	20.25	24.30	28.35	32.40	36.45	40.50	44.55	48.60	
55 - 59	14.25	19.00	23.75	28.50	33.25	38.00	42.75	47.50	52.25	57.00	
60 - 64	16.65	22.20	27.75	33.30	38.85	44.40	49.95	55.50	61.05	66.60	
65 - 69	21.90	29.20	36.50	43.80	51.10	58.40	65.70	73.00	80.30	87.60	
70 - 74	29.40	39.20	49.00	58.80	68.60	78.40	88.20	98.00	107.80	117.60	
75+	37.05	49.40	61.75	74.10	86.45	98.80	111.15	123.50	135.85	148.20	

		PLAN 3 15-15-13									
Age Category	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600	
< - 30	7.95	10.60	13.25	15.90	18.55	21.20	23.85	26.50	29.15	31.80	
30 - 34	8.10	10.80	13.50	16.20	18.90	21.60	24.30	27.00	29.70	32.40	
35 - 39	8.10	10.80	13.50	16.20	18.90	21.60	24.30	27.00	29.70	32.40	
40 - 44	8.10	10.80	13.50	16.20	18.90	21.60	24.30	27.00	29.70	32.40	
45 - 49	8.55	11.40	14.25	17.10	19.95	22.80	25.65	28.50	31.35	34.20	
50 - 54	10.20	13.60	17.00	20.40	23.80	27.20	30.60	34.00	37.40	40.80	
55 - 59	12.00	16.00	20.00	24.00	28.00	32.00	36.00	40.00	44.00	48.00	
60 - 64	14.10	18.80	23.50	28.20	32.90	37.60	42.30	47.00	51.70	56.40	
65 - 69	18.45	24.60	30.75	36.90	43.05	49.20	55.35	61.50	67.65	73.80	
70 - 74	24.90	33.20	41.50	49.80	58.10	66.40	74.70	83.00	91.30	99.60	
75+	31.35	41.80	52.25	62.70	73.15	83.60	94.05	104.50	114.95	125.40	

		PLAN 4 1-8-26									
Age Category	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600	
< - 30	12.15	16.20	20.25	24.30	28.35	32.40	36.45	40.50	44.55	48.60	
30 - 34	12.60	16.80	21.00	25.20	29.40	33.60	37.80	42.00	46.20	50.40	
35 - 39	12.60	16.80	21.00	25.20	29.40	33.60	37.80	42.00	46.20	50.40	
40 - 44	12.60	16.80	21.00	25.20	29.40	33.60	37.80	42.00	46.20	50.40	
45 - 49	14.55	19.40	24.25	29.10	33.95	38.80	43.65	48.50	53.35	58.20	
50 - 54	17.40	23.20	29.00	34.80	40.60	46.40	52.20	58.00	63.80	69.60	
55 - 59	20.55	27.40	34.25	41.10	47.95	54.80	61.65	68.50	75.35	82.20	
60 - 64	24.00	32.00	40.00	48.00	56.00	64.00	72.00	80.00	88.00	96.00	
65 - 69	31.65	42.20	52.75	63.30	73.85	84.40	94.95	105.50	116.05	126.60	
70 - 74	43.05	57.40	71.75	86.10	100.45	114.80	129.15	143.50	157.85	172.20	
75+	53.70	71.60	89.50	107.40	125.30	143.20	161.10	179.00	196.90	214.80	



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# Companion Life SHORT TERM DISABILITY

## MONTHLY PREMIUM COST

## WEEKLY BENEFIT AMOUNT AND MONTHLY PREMIUM

### PLAN 5 8-8-26

Age Category	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600
< - 30	11.10	14.80	18.50	22.20	25.90	29.60	33.30	37.00	40.70	44.40
30 - 34	11.70	15.60	19.50	23.40	27.30	31.20	35.10	39.00	42.90	46.80
35 - 39	11.70	15.60	19.50	23.40	27.30	31.20	35.10	39.00	42.90	46.80
40 - 44	11.70	15.60	19.50	23.40	27.30	31.20	35.10	39.00	42.90	46.80
45 - 49	13.35	17.80	22.25	26.70	31.15	35.60	40.05	44.50	48.95	53.40
50 - 54	15.90	21.20	26.50	31.80	37.10	42.40	47.70	53.00	58.30	63.60
55 - 59	18.75	25.00	31.25	37.50	43.75	50.00	56.25	62.50	68.75	75.00
60 - 64	22.05	29.40	36.75	44.10	51.45	58.80	66.15	73.50	80.85	88.20
65 - 69	29.10	38.80	48.50	58.20	67.90	77.60	87.30	97.00	106.70	116.40
70 - 74	39.45	52.60	65.75	78.90	92.05	105.20	118.35	131.50	144.65	157.80
75+	49.20	65.60	82.00	98.40	114.80	131.20	147.60	164.00	180.40	196.80

### PLAN 6 15-15-26

Age Category	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600
< - 30	9.60	12.80	16.00	19.20	22.40	25.60	28.80	32.00	35.20	38.40
30 - 34	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50	36.85	40.20
35 - 39	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50	36.85	40.20
40 - 44	10.05	13.40	16.75	20.10	23.45	26.80	30.15	33.50	36.85	40.20
45 - 49	11.55	15.40	19.25	23.10	26.95	30.80	34.65	38.50	42.35	46.20
50 - 54	13.80	18.40	23.00	27.60	32.20	36.80	41.40	46.00	50.60	55.20
55 - 59	16.35	21.80	27.25	32.70	38.15	43.60	49.05	54.50	59.95	65.40
60 - 64	19.05	25.40	31.75	38.10	44.45	50.80	57.15	63.50	69.85	76.20
65 - 69	25.20	33.60	42.00	50.40	58.80	67.20	75.60	84.00	92.40	100.80
70 - 74	34.20	45.60	57.00	68.40	79.80	91.20	102.60	114.00	125.40	136.80
75+	42.60	56.80	71.00	85.20	99.40	113.60	127.80	142.00	156.20	170.40

### PLAN 7 15-15-52

Age Category	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600
< - 30	10.80	14.40	18.00	21.60	25.20	28.80	32.40	36.00	39.60	43.20
30 - 34	11.25	15.00	18.75	22.50	26.25	30.00	33.75	37.50	41.25	45.00
35 - 39	11.25	15.00	18.75	22.50	26.25	30.00	33.75	37.50	41.25	45.00
40 - 44	11.25	15.00	18.75	22.50	26.25	30.00	33.75	37.50	41.25	45.00
45 - 49	12.90	17.20	21.50	25.80	30.10	34.40	38.70	43.00	47.30	51.60
50 - 54	15.45	20.60	25.75	30.90	36.05	41.20	46.35	51.50	56.65	61.80
55 - 59	18.30	24.40	30.50	36.60	42.70	48.80	54.90	61.00	67.10	73.20
60 - 64	21.45	28.60	35.75	42.90	50.05	57.20	64.35	71.50	78.65	85.80
65 - 69	28.20	37.60	47.00	56.40	65.80	75.20	84.60	94.00	103.40	112.80
70 - 74	38.25	51.00	63.75	76.50	89.25	102.00	114.75	127.50	140.25	153.00
75+	47.85	63.80	79.75	95.70	111.65	127.60	143.55	159.50	175.45	191.40

### PLAN 8 30-30-52

Age Category	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600
< - 30	7.95	10.60	13.25	15.90	18.55	21.20	23.85	26.50	29.15	31.80
30 - 34	8.25	11.00	13.75	16.50	19.25	22.00	24.75	27.50	30.25	33.00
35 - 39	8.25	11.00	13.75	16.50	19.25	22.00	24.75	27.50	30.25	33.00
40 - 44	8.25	11.00	13.75	16.50	19.25	22.00	24.75	27.50	30.25	33.00
45 - 49	9.45	12.60	15.75	18.90	22.05	25.20	28.35	31.50	34.65	37.80
50 - 54	11.40	15.20	19.00	22.80	26.60	30.40	34.20	38.00	41.80	45.60
55 - 59	13.35	17.80	22.25	26.70	31.15	35.60	40.05	44.50	48.95	53.40
60 - 64	15.75	21.00	26.25	31.50	36.75	42.00	47.25	52.50	57.75	63.00
65 - 69	20.70	27.60	34.50	41.40	48.30	55.20	62.10	69.00	75.90	82.80
70 - 74	28.05	37.40	46.75	56.10	65.45	74.80	84.15	93.50	102.85	112.20
75+	35.10	46.80	58.50	70.20	81.90	93.60	105.30	117.00	128.70	140.40



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# Buy-Up Plan

## VOLUNTARY SHORT TERM DISABILITY



### **FLEXIBILITY FOR YOU AND YOUR EMPLOYEES!**

Help your employees protect one of their most valuable assets... their paycheck! Companion Life is pleased to offer an innovative solution to employers — our Voluntary Short Term Disability Buy-Up Plan.

This versatile plan allows you to offer \$100/per week in short term disability insurance while giving employees the option to purchase supplemental coverage. The additional benefit purchased by employees, added to the \$100/per week benefit purchased by you, will allow employees to protect up to 66⅔% of their salary for a disability which occurs off the job. A minimum of five employees must enroll in the Buy-Up portion of the program.

Our Voluntary Short Term Disability Buy-Up Plan assists employers in providing their staff the peace of mind that a protected paycheck brings. After all, statistics show that the majority of American families would be bankrupt if they missed more than three consecutive paychecks. And 48% of all home foreclosures are the direct result of a disability.<sup>1</sup>

**ENHANCE YOUR VOLUNTARY SHORT TERM DISABILITY INSURANCE TODAY** With our Buy-Up Plan you may choose from any one of the eight plan designs available under Companion Life's Voluntary Short Term Disability product line. Employees can then select additional coverage from the same employer sponsored plan in order to "buy up."

This adaptable program offers the following benefits:

#### **EMPLOYER**

- Provides basic financial protection to disabled employees, increasing employee peace of mind, satisfaction and morale. No contribution requirement on the Buy-Up feature.
- Offers a broad array of waiting periods and benefit durations.
- Proposal provided by Companion Life using an employee census.

#### **EMPLOYEE**

- Provides \$100/per week in income. Taxes are not applicable to additional disability insurance coverage purchased by employees.
- Offers the flexibility to purchase additional coverage to meet individual needs.
- Convenient, no-hassle payroll deduction.



# Buy-Up Plan

**VOLUNTARY SHORT TERM DISABILITY**



## **AFFORDABLE OPTIONS!**

Companion Life's Buy-Up Plan is an economical, simple solution that provides both employers and employees an array of options. By combining a core level of income protection with the opportunity to purchase additional coverage, both employers and employees benefit.

Employees may select one of 10 weekly benefit payments, from \$50 to \$500, not to exceed 66⅔% of basic weekly earnings when added to the \$100/week provided by the employer. Please see our Voluntary Short Term Disability brochure for specific plan designs and benefit levels.

Maternity, alcoholism and drug addiction, and mental or nervous conditions are covered the same as any other illness. Disabilities which begin in the first 12 months after the effective date which are the result of a pre-existing condition are not covered. A pre-existing condition is defined as a condition with treatment (or symptoms for which an ordinarily prudent person would seek treatment) within 12 months prior to the effective date. The exclusion may vary in certain states as required.

Included at **no** additional cost is \$10,000 of Accidental Death and Dismemberment coverage.

We look forward to assisting you in offering these affordable, comprehensive benefit options to your employees.

**CONTACT GROUP MARKETING OR YOUR AGENT TODAY FOR A PROMPT, PROFESSIONAL PROPOSAL!**



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COMPANION®