

## GROUP BENEFIT PROGRAM SUMMARY For BEACON HEALTH SYSTEM

An economical way of planning for potential loss of income. Today, most Americans would not be able to make payments on their homes or keep their family financially stable without their current salary. Voluntary Group Short-Term Disability (STD) is the answer! It is a convenient, economical way of securing an income while out of work from an unexpected accidental injury or illness. Voluntary Group STD is a guaranteed issue coverage, which requires no health questionnaires to complete.

### VOLUNTARY GROUP SHORT-TERM DISABILITY (STD) PROGRAM SUMMARY

All active full time employees not participating in or not eligible for the employer paid STD excluding Management and Doctors

OPTION 1	Weekly Benefit	Elimination Period	Maximum Duration
	60% of weekly salary up to \$1,400 per week	Benefits begin on: Accident: 8 <sup>th</sup> day Illness: 8 <sup>th</sup> day	25 weeks
<b>Pre-existing Condition</b>	A pre-existing condition is a sickness or injury for which you have received treatment within 3 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered		
<b>Total Disability</b>	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.		
<b>Partial Disability</b>	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).		
<b>Additional Features</b>	<ul style="list-style-type: none"> <li>♦ Survivor Benefit</li> <li>♦ Work Incentive Benefit</li> <li>♦ Worksite Modification Benefit</li> </ul>		
<b>Enrolling for Coverage Eligibility:</b>	All employees in an eligible class. You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again until your annual open enrollment.		

Bi-Weekly Premium Calculation**			Attained Age	Premium Factor
		EXAMPLE Age 35	0-24	0.05159
			25-29	0.05159
			30-34	0.04220
List your weekly earnings (Maximum covered payroll is \$2,333 weekly)	\$ _____	\$610	35-39	0.03780
			40-44	0.03921
Multiply by the premium factor	_____	0.03780	45-49	0.04240
			50-54	0.04760
Your Estimated Bi-Weekly Premium:	\$ _____	\$23.06	55-59	0.05590
			60-64	0.06821
			65-69	0.06821
			70-74	0.06821
			75-99	0.06821

\*\* This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

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OPTION 2	Weekly Benefit	Elimination Period	Maximum Duration
	60% of weekly salary up to \$1,400 per week	Benefits begin on: Accident: 15 <sup>th</sup> day Illness: 15 <sup>th</sup> day	24 weeks
<b>Pre-existing Condition</b>	A pre-existing condition is a sickness or injury for which you have received treatment within 3 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered		
<b>Total Disability</b>	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.		
<b>Partial Disability</b>	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).		
<b>Additional Features</b>	<ul style="list-style-type: none"> <li>♦ Survivor Benefit</li> <li>♦ Work Incentive Benefit</li> <li>♦ Worksite Modification Benefit</li> </ul>		
<b>Enrolling for Coverage Eligibility:</b>	All employees in an eligible class. You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again until your annual open enrollment.		

Bi-Weekly Premium Calculation**			Attained Age	Premium Factor
		EXAMPLE Age 35	0-24	0.04179
			25-29	0.04179
List your weekly earnings (Maximum covered payroll is \$2,333 weekly)	\$ _____	\$610	30-34	0.03420
			35-39	0.03060
Multiply by the premium factor	_____	0.03060	40-44	0.03179
			45-49	0.03439
Your Estimated Bi-Weekly Premium:	\$ _____	\$18.67	50-54	0.03860
			55-59	0.04439
			60-64	0.05500
			65-69	0.05500
			70-74	0.05500
			75-99	0.05500

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All active full time employees not participating in or not eligible for the employer paid STD Management and Doctors

OPTION 3	Weekly Benefit	Elimination Period	Maximum Duration
	60% of weekly salary up to \$1,400 per week	Benefits begin on: Accident: 8 <sup>th</sup> day Illness: 8 <sup>th</sup> day	13 weeks
<b>Pre-existing Condition</b>	A pre-existing condition is a sickness or injury for which you have received treatment within 3 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered		
<b>Total Disability</b>	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.		
<b>Partial Disability</b>	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).		
<b>Additional Features</b>	<ul style="list-style-type: none"> <li>♦ Survivor Benefit</li> <li>♦ Work Incentive Benefit</li> <li>♦ Worksite Modification Benefit</li> </ul>		
<b>Enrolling for Coverage Eligibility:</b>	All employees in an eligible class. You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again until your annual open enrollment.		

Bi-Weekly Premium Calculation**			Attained Age	Premium Factor
		EXAMPLE	0-24	0.03960
		Age 35	25-29	0.03960
List your weekly earnings			30-34	0.03240
(Maximum covered payroll is \$2,333 weekly)	\$ _____	\$610	35-39	0.02899
			40-44	0.03021
Multiply by the premium factor	_____	0.02899	45-49	0.03259
			50-54	0.03661
Your Estimated Bi-Weekly Premium:	\$ _____	\$17.68	55-59	0.04201
			60-64	0.05201
			65-69	0.05201
			70-74	0.05201
			75-99	0.05201

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OPTION 4	Weekly Benefit	Elimination Period	Maximum Duration
	60% of weekly salary up to \$1,400 per week	Benefits begin on: Accident: 15 <sup>th</sup> day Illness: 15 <sup>th</sup> day	11 weeks
<b>Pre-existing Condition</b>	A pre-existing condition is a sickness or injury for which you have received treatment within 3 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered		
<b>Total Disability</b>	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.		
<b>Partial Disability</b>	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).		
<b>Additional Features</b>	<ul style="list-style-type: none"> <li>♦ Survivor Benefit</li> <li>♦ Work Incentive Benefit</li> <li>♦ Worksite Modification Benefit</li> </ul>		
<b>Enrolling for Coverage Eligibility:</b>	All employees in an eligible class. You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again until your annual open enrollment.		

Bi-Weekly Premium Calculation**			Attained Age	Premium Factor
		EXAMPLE	0-24	0.03179
		Age 35	25-29	0.03179
List your weekly earnings			30-34	0.02620
(Maximum covered payroll is \$2,333 weekly)	\$ _____	\$610	35-39	0.02359
			40-44	0.02440
Multiply by the premium factor	_____	0.02359	45-49	0.02620
Your Estimated Bi-Weekly Premium:	\$ _____	\$14.39	50-54	0.02941
			55-59	0.03381
			60-64	0.04159
			65-69	0.04159
			70-74	0.04159
			75-99	0.04159

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