

**Assurity®**

---

# **Group Short-Term Disability Income**



## Group Short-Term Disability Income Insurance

# Income protection when an employee is sick or injured and can't work.

## Key Features

- ☑ A “**modified own occupation**” definition of total disability allows an employee to qualify as disabled if they cannot perform the important duties of their own occupation, are not working another job and are under the care of a physician for the disability
- ☑ **Total disability**, presumptive disability, waiver of premium and survivor/terminal illness benefits are included with all plans
- ☑ **Partial disability** coverage is included with Tier 1
- ☑ **Residual disability** coverage is included with Tier 2



**Nearly 1 in 4 Americans have no emergency savings fund<sup>1</sup>**

## Group Short-Term Disability Income Benefit Options

Assurity offers plan choices which provide solutions for most employer and employee needs. The tables below show the benefits included or available with each of Assurity's plans.

Benefit Options	Prime	Tier 1	Tier 2
Off-the-Job or 24-Hour Coverage	Available	Available	Available
Accident and Sickness or Accident-Only	Available	Available	Available
Elimination Periods (Accident/Sickness)	0/7, 7/7, 0/14, 7/14 or 14/14 days	0/7, 7/7, 0/14, 7/14, 14/14 or 30/30 days	0/7, 7/7, 0/14, 7/14, 14/14 or 30/30 days
Benefit Periods	13 or 26 weeks	13, 26, 52 or 104 weeks	13, 26, 52 or 104 weeks
Total Disability Benefit Amount	\$100/week to \$1,000/week (in \$25 increments), not to exceed 60% of income		

Optional Riders	Prime	Tier 1	Tier 2
Child Care Rider			Available
Child Education Rider		Available	Available
Family Medical Leave Rider		Available	Available
Infectious and Contagious Disease Rider		Available	Available

1. Bankrate Financial Security Index Survey, June 17, 2017

## Group Short-Term Disability Income Benefits

	Prime	Tier 1	Tier 2
<b>Total Disability</b> Pays a weekly benefit if the insured person cannot perform the important duties of their own occupation, are not working another job and are under the care of a physician for the disability.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Presumptive Disability</b> Pays a total disability benefit when an insured person suffers a permanent and irrevocable loss due to injury or sickness (loss of speech, hearing in both ears, sight in both eyes, use of both feet, use of both hands, or use of one hand and one foot), the elimination period does not apply.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Recurrent Disability</b> A recurrent total disability will be considered a new total disability after 30 days.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Childbirth</b> Pays the same as any disability for a period of six weeks (non-Caesarean delivery) or eight weeks (Caesarean delivery). The number of weekly benefits will be reduced by the elimination period.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Organ Donor</b> Pays the same as any other sickness.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Mental and Nervous Disorder*</b> Pays the same as any other sickness.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Substance Abuse*</b> Pays the same as any other sickness.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Waiver of Premium</b> Premiums are waived after the insured person has been totally disabled for 30 days from a covered injury or sickness.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Survivor**</b> Pays a lump-sum benefit to a beneficiary if the insured person dies while receiving total disability weekly benefits.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Terminal Illness**</b> Pays a lump-sum benefit if the insured person is diagnosed with a terminal illness while receiving total disability weekly benefits.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Accidental Death</b> Pays a benefit amount of 25 times the total disability weekly benefit.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Catastrophic Disability</b> Pays a lump-sum benefit if the insured person is receiving total disability weekly benefits and is catastrophically disabled (needs help to perform two or more activities of daily living).		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Workplace Modification**</b> Pays for actual costs incurred modifying the workplace, up to benefit limits.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Partial Disability</b> Pays 50% of the total disability when the insured person returns to work part-time following a paid total disability if he/she is unable to perform all work duties due to disability. Maximum benefit is 13 weeks (13- or 26-week benefit periods) or 26 weeks (52- or 104-week benefit periods).		<input checked="" type="checkbox"/>	
<b>Residual Disability</b> Pays a residual disability weekly benefit provided the disability results in a loss of at least 20% of the insured person's prior weekly income and other conditions are met.			<input checked="" type="checkbox"/>
<b>Vocational Rehabilitation**</b> Pays for actual costs of a vocational rehabilitation program, up to benefit limits, if pre-approved and at an accredited college or trade school.			<input checked="" type="checkbox"/>
<b>Home and Vehicle Modification**</b> Pays for actual costs toward modification of the insured person's existing residence or vehicle, up to benefit limits.			<input checked="" type="checkbox"/>

\* Maximum lifetime benefit is 52 disability weekly benefit payments (13- or 26-week benefit periods) or 104 disability weekly benefit payments (52- or 104-week benefit periods)

\*\*These benefits will be paid provided the insured person has been receiving total disability weekly benefits for 6 weeks (13- or 26-week benefit periods) or 13 weeks (52- or 104-week benefit periods). The benefit equals 3 times weekly benefit not to exceed \$3,000 (13- or 26-week benefit periods) or 6 times weekly benefit not to exceed \$6,000 (52- or 104-week benefit periods)



## Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



### Worksite Product Sales

800-276-7619  
Ext. 8964

### Customer Service

800-276-7619  
Ext. 4210

### Policy Services

800-869-0355  
Ext. 4279

### Find out more

[assurity.com](https://www.assurity.com)

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.

Group Short-Term Disability Income insurance may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured employee's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefits descriptions and conditions, see the policy/certificate.

Policy/Certificate Form Nos. G H1808/G H1808C and Certificate Rider Form Nos. R G1809C, R G1814C, R G1810C, R G1811C, R G1812C and R G1813C underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, New York. Product availability, features and rates may vary by state.