



# Group Short Term Disability Insurance\*

If a covered injury or covered sickness prevents you from earning a paycheck, Group Short Term Disability Insurance can provide a monthly benefit to help you cover your ongoing expenses, often at a more reasonable rate than individual insurance.

## Disability insurance worksheet

You can tailor disability coverage to fit your specific needs. Talk with your benefits counselor about your expenses and other paid leave benefits, such as state paid medical leave, and use this worksheet to help determine the coverage that's right for you.<sup>1</sup>

MONTHLY EXPENSES	ROUND TO THE NEAREST HUNDRED
Rent or mortgage (insurance, minor home repairs)	\$
Transportation (car note, bus fare, insurance, gas, maintenance)	\$
Utilities (cell phone, Wi-Fi, electricity/gas, water)	\$
Food and household necessities (toiletries, cleaning supplies)	\$
Childcare (daycare, after school care)	\$
Health (medical needs and prescription drugs)	\$
Other (gym/fitness, streaming/cable, extracurricular)	\$
<b>Total monthly expenses (add lines 1-7 together)</b>	<b>\$</b>

Your state's paid medical leave approximate benefits (if any):

Monthly benefit: \_\_\_\_\_ Benefit period up to: \_\_\_\_\_

## DISABILITY INSURANCE: WHAT'S RIGHT FOR ME?

### 1. How much disability coverage do I need?

Monthly benefit amount for injury and sickness:

\$ \_\_\_\_\_

Choose a monthly benefit amount between \$400 and \$7,500. Subject to income requirements.

### 2. How long do I want benefits coverage?

Benefit period: \_\_\_\_\_ months

The partial disability benefit period is three months. Partial disability benefit is 50% of the total disability amount.

### 3. When would I like my total disability benefits to start?

After an injury: \_\_\_\_\_ days

After a sickness: \_\_\_\_\_ days

## Frequently asked questions

### What is the definition of total disability?

“Totally disabled” or “total disability” means you are unable to perform the material and substantial duties of your job, not working at any job, and under the regular and appropriate care of a physician.

### How does partial disability work?

If you are able to return to work part time after at least 14 days of being paid for a total disability, you may be able to still receive 50% of your total disability benefit.

### What is waiver of premium?

We will waive your premium payments after 90 consecutive days of a covered disability.

### What are the age guidelines to qualify for this coverage?

Coverage is available from ages 17 to 74.

### Can I keep my coverage if I change jobs or employers?

Through a feature called “portability,” you may be able to keep your coverage even if you change jobs. Talk with your benefits counselor for details.

### What happens if I am disabled while traveling outside of the country?

If you are disabled while outside of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda, or Jamaica, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.

\* The filed product name in NY is Disability Income Insurance Policy.

1 State paid medical leave (PML) benefits fall under state-specific program names. For example, in New York, it may be referred to as Disability Benefits Law (DBL).

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

#### EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: alcoholism or drug addiction, aviation, extra hazardous activities, felonies, riot or insurrection, intoxicants and narcotics, mental or emotional disorder, suicide or injuries which you intentionally do to yourself, war or act of war. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the certificate.

Pre-Existing Condition means the existence of symptoms which would ordinarily cause a prudent person to seek diagnosis, care or treatment within a one-year period preceding the effective date of the coverage of the insured person, or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a one-year period preceding the effective date of coverage of the insured person.

We will not pay for loss when the disability is a pre-existing condition as defined in this certificate, unless you have satisfied the pre-existing condition limitation period (typically 12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered injury or covered sickness.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GDIS-P-NY and certificate form GDIS-C-NY and rider form R-GDIS-ADI-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

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To learn more,  
talk with your  
benefits counselor.