



LifeMap Short Term Disability Insurance: LM STD Plan 2

For **TBS**

Short Term Disability Coverage pays for things your health plan doesn't. Like grocery bills, or diapers. Having additional cash in hand means you can focus on getting back on your feet instead of worrying about falling behind.

How the Plan Works

- Eligibility Requirement**
 You must be an active employee able to perform the majority of duties of your own occupation.
- Hours Worked Requirement**
 You are a regular and active employee for 30 hours per week.
- Premium Contribution Structure**
 Short Term Disability Insurance is noncontributory. This means you are not required to pay any of the premium.
- Guaranteed Acceptance**
 Enroll when this coverage is initially offered and you won't need to answer any health questions, although benefits may not be payable for pre-existing conditions.

Benefits Summary

Plan Benefits

Weekly Benefits Begin	On the 15th day of disability caused by an accident or 15th day caused by illness. Waiting period may be served with total or partial disability or a combination of both.
Benefit Replacement Percentage	60% per week
Maximum Benefit	\$1500 per week
Minimum Benefit	\$100
Maximum Benefit Period	Benefits are payable for a maximum of 52 weeks

Plan Features

Reasonable Accommodation Expense	We may pay a Reasonable Accommodation Expense Benefit to your employer if you return to work in any occupation, excluding self-employment, as a result of a reasonable accommodation your employer has made for you.
Vocational Rehabilitation	During a period of disability you may be eligible to participate in a vocational rehabilitation plan. We will review your disability claim to determine if you are eligible to participate in these services. If we determine that you are qualified to participate in a rehabilitation plan, we will provide you with a written plan to be agreed upon by you. We may pay for all or some of the expenses incurred as part of the rehabilitation plan.
Survivor Benefit	Upon confirmation of your death while receiving a weekly benefit, we will pay a lump sum benefit to your Eligible Survivor.
Partial Disability	If you return to work on a part-time basis you may qualify for a partial disability benefit.

Limitations & Exclusions

Benefits are not payable for losses due to, but not limited to:

- occupational injury
- participation in a felony
- intentionally self-inflicted injuries, attempted suicide
- being legally intoxicated
- participation in a war
- engaging in any illegal or fraudulent activity
- elective surgery
- traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes

Pre-existing Condition Exclusion: This policy does not cover a diagnosed sickness or injury for which the insured received treatment within 3 months prior to the insured's Effective Date which begins in the first 12 months after the insured's Effective Date.

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