

VOLUNTARY SHORT TERM DISABILITY

Employers want to provide a comprehensive benefit portfolio, but as costs go up there are fewer and fewer dollars available to pay for it. To meet this need, Companion Life has developed a flexible, low-cost program of Voluntary, employee-funded benefits. **Now employees can choose the benefit that's just right for them at premiums they can afford.** By offering a valuable Voluntary program, the employer can significantly enhance the company's benefit portfolio **at no additional cost!**

- Group Voluntary Short Term Disability Insurance can be an important part of the economic security of the typical American family.
- Voluntary Short Term Disability Insurance provides high benefit levels to employees who have had their income interrupted due to sickness or disability outside the workplace.
- Convenient payroll deduction makes Voluntary coverage very attractive to employees. The reasonable cost makes it a real bargain!
- **Enrollment software is available to produce a personalized cost illustration for each employee and to produce pre-populated enrollment forms.**
- There is no employer billing fee on the Companion Life Voluntary Short Term Disability plan.
- **Partial Disability Benefit** – This benefit supports a recovering employee's return to full potential through part-time work.
- **Enrollment Age Freeze** – As long as an employee 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.
- **Program includes \$10,000 of Accidental Death and Dismemberment (AD&D) coverage.**

VOLUNTARY SHORT TERM DISABILITY

Preferred Industries - EMPLOYEE MONTHLY COST

Employees may select from \$150 to \$1250 per week.

Benefits begin on the **eighth** day of covered disability which results from an accident, on the **eighth** day of a covered disability due to illness, and continue for a maximum benefit period of **thirteen** weeks. Benefit cannot exceed 66 2/3% of salary.

Annual salary must be at least:

Income Level	\$11,700	\$15,600	\$19,500	\$23,400	\$27,300	\$31,200	\$35,100	\$39,000	\$42,900	\$46,800	\$50,700	\$54,600	\$58,500
Age	\$150	\$200	\$250	\$300	\$350	\$400	\$450	\$500	\$550	\$600	\$650	\$700	\$750
Under 30	7.61	10.14	12.68	15.21	17.75	20.28	22.82	25.35	27.89	30.42	32.96	35.49	38.03
30-34	7.86	10.48	13.10	15.72	18.34	20.96	23.58	26.20	28.82	31.44	34.06	36.68	39.30
35-39	7.86	10.48	13.10	15.72	18.34	20.96	23.58	26.20	28.82	31.44	34.06	36.68	39.30
40-44	7.86	10.48	13.10	15.72	18.34	20.96	23.58	26.20	28.82	31.44	34.06	36.68	39.30
45-49	8.22	10.96	13.70	16.44	19.18	21.92	24.66	27.40	30.14	32.88	35.62	38.36	41.10
50-54	9.95	13.26	16.58	19.89	23.21	26.52	29.84	33.15	36.47	39.78	43.10	46.41	49.73
55-59	11.66	15.54	19.43	23.31	27.20	31.08	34.97	38.85	42.74	46.62	50.51	54.39	58.28
60-64	13.62	18.16	22.70	27.24	31.78	36.32	40.86	45.40	49.94	54.48	59.02	63.56	68.10
65-69	17.91	23.88	29.85	35.82	41.79	47.76	53.73	59.70	65.67	71.64	77.61	83.58	89.55
70-74	24.06	32.08	40.10	48.12	56.14	64.16	72.18	80.20	88.22	96.24	104.26	112.28	120.30
75-99	30.30	40.40	50.50	60.60	70.70	80.80	90.90	101.00	111.10	121.20	131.30	141.40	151.50

Annual salary must be at least:

Income Level	\$62,400	\$66,300	\$70,200	\$74,100	\$78,000	\$81,900	\$85,800	\$89,700	\$93,600	\$97,500
Age	\$800	\$850	\$900	\$950	\$1000	\$1050	\$1100	\$1150	\$1200	\$1250
Under 30	40.56	43.10	45.63	48.17	50.70	53.24	55.77	58.31	60.84	63.38
30-34	41.92	44.54	47.16	49.78	52.40	55.02	57.64	60.26	62.88	65.50
35-39	41.92	44.54	47.16	49.78	52.40	55.02	57.64	60.26	62.88	65.50
40-44	41.92	44.54	47.16	49.78	52.40	55.02	57.64	60.26	62.88	65.50
45-49	43.84	46.58	49.32	52.06	54.80	57.54	60.28	63.02	65.76	68.50
50-54	53.04	56.36	59.67	62.99	66.30	69.62	72.93	76.25	79.56	82.88
55-59	62.16	66.05	69.93	73.82	77.70	81.59	85.47	89.36	93.24	97.13
60-64	72.64	77.18	81.72	86.26	90.80	95.34	99.88	104.42	108.96	113.50
65-69	95.52	101.49	107.46	113.43	119.40	125.37	131.34	137.31	143.28	149.25
70-74	128.32	136.34	144.36	152.38	160.40	168.42	176.44	184.46	192.48	200.50
75-99	161.60	171.70	181.80	191.90	202.00	212.10	222.20	232.30	242.40	252.50

Enrollment software is available to produce a personalized cost illustration and a pre-populated enrollment form for each employee. Download the Illustration Software at Companionlife.com under the Agent's Section.

For further information on additional options, contact the Companion Life Marketing Department.

This proposal is not a contract. The rates illustrated in this proposal are based on census data submitted. Costs may change depending upon actual enrollment. Plan is administered and underwritten by Companion Life

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IMPORTANT FEATURES

PLAN DESIGNS

The employer may select one of the following 8 plan designs. Employers with 100 or more eligible employees may offer two plan designs for the employee group.

Waiting Period		Duration
<u>Accident</u>	<u>Sickness</u>	
1st Day	8th Day	13 Weeks
8th Day	8th Day	13 Weeks
15th Day	15th Day	13 Weeks
1st Day	8th Day	26 Weeks
8th Day	8th Day	26 Weeks
15th Day	15th Day	26 Weeks
15th Day	15th Day	52 Weeks
30th Day	30th Day	52 Weeks

BENEFITS

Employees may choose one of the 23 weekly benefit maximums, from \$150 to \$1250, not to exceed 66 2/3% of basic weekly earnings.

<u>Employee Selection</u>	<u>For the Benefit</u>	<u>Annual Salary Must be at least:</u>
Plan A	\$150 per Week	\$11,700
Plan B	\$200 per Week	\$15,600
Plan C	\$250 per Week	\$19,500
Plan D	\$300 per Week	\$23,400
Plan E	\$350 per Week	\$27,300
Plan F	\$400 per Week	\$31,200
Plan G	\$450 per Week	\$35,100
Plan H	\$500 per Week	\$39,000
Plan I	\$550 per Week	\$42,900
Plan J	\$600 per Week	\$46,800
Plan K	\$650 per Week	\$50,700
Plan L	\$700 per Week	\$54,600
Plan M	\$750 per Week	\$58,500
Plan N	\$800 per Week	\$62,400
Plan O	\$850 per Week	\$66,300
Plan P	\$900 per Week	\$70,200
Plan Q	\$950 per Week	\$74,100
Plan R	\$1000 per Week	\$78,000
Plan S	\$1050 per Week	\$81,900
Plan T	\$1100 per Week	\$85,800
Plan U	\$1150 per Week	\$89,700
Plan V	\$1200 per Week	\$93,600
Plan W	\$1250 per Week	\$97,500

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All Available Plan Designs

Preferred Industries Monthly Rates Per \$10 Weekly Benefit

Current Age	1/8/13	8/8/13	15/15/13	15/15/52
Under 29	0.564	0.507	0.434	0.589
30 - 34	0.581	0.524	0.442	0.614
35 - 39	0.581	0.524	0.442	0.614
40 - 44	0.581	0.524	0.442	0.614
45 - 49	0.614	0.548	0.467	0.704
50 - 54	0.736	0.663	0.557	0.842
55 - 59	0.859	0.777	0.655	0.998
60 - 64	1.006	0.908	0.769	1.170
65 - 69	1.325	1.194	1.006	1.539
70 - 74	1.783	1.604	1.358	2.086
75+	2.250	2.020	1.710	2.610

Current Age	1/8/26	8/8/26	15/15/26	30/30/52
Under 29	0.663	0.605	0.524	0.434
30 - 34	0.688	0.638	0.548	0.450
35 - 39	0.688	0.638	0.548	0.450
40 - 44	0.688	0.638	0.548	0.450
45 - 49	0.794	0.728	0.630	0.515
50 - 54	0.949	0.867	0.753	0.622
55 - 59	1.121	1.023	0.892	0.728
60 - 64	1.309	1.203	1.039	0.859
65 - 69	1.726	1.587	1.374	1.129
70 - 74	2.348	2.151	1.866	1.530
75+	2.929	2.683	2.324	1.914