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Disability

Voluntary Short-Term Disability Details

Below is an overview the of the Voluntary Short-Term Disability program details. For more in benefit and pricing information, please [Contact Us](#) to discuss your specific needs.

- Employee or employer paid, short-term disability insurance plan. There is no minimum participation requirement.
- Six options are available, with increasing benefits levels corresponding to higher salary.
- The plan pays a weekly benefit amount, up to a maximum of 60% of weekly income. are paid up to a maximum of 26 weeks for most plans.
- Weekly income excludes earnings from overtime, bonuses, commissions or any other additional pay.
- No benefits are paid for disabilities eligible under Worker's Compensation or a similar program.
- No evidence of insurability is required for benefit amounts up to \$1,200 (for groups with three or more) when the employee enrolls at initial eligibility period.
- An employee must be actively employed on the effective date of coverage.
- Pre-existing limitations do not apply when the employee enrolls at initial eligibility period.

[Coverage Eligibility](#)

[24/7 Administrative Services](#)

Benefits – Plan Options

Plan	Maximum Benefit Period	Benefits Begin
Plan 1	Up to 13 weeks or age 70, whichever occurs first.	Accident – 1st day of a continuous disability Illness – 8th day of a continuous disability Benefits begin 1st day when hospital care due to a covered illness.
Plan 2		8th day of a continuous disability.
Plan 3		15th day of a continuous disability.
Plan 4	Up to 26 weeks or age 70, whichever occurs first.	Accident – 1st day of a continuous disability Illness – 8th day of a continuous disability Benefits begin 1st day when hospital care due to a covered illness.
Plan 5		8th day of a continuous disability.
Plan 6		15th day of a continuous disability.

For additional information on any of our Disability programs, [Contact Us](#). For a customized quote, visit our [Need a Quote?](#) page.

[Group Short-Term Disability Insurance](#) | [Voluntary Long-Term Disability Insurance](#)

