

Most of us take for granted our ability to work and bring home a paycheck. We depend on it — our family depends on it. But what happens if you became disabled and could not work? That's when disability benefits can help.

The plan provides monthly benefit payments in the event of a total disability resulting from a non-occupational accident, illness or pregnancy. No benefits are payable for disabilities covered under a Workers' Compensation or similar law. When you really think about the risks of everyday life, you realize the importance of insuring your paycheck with a ChamberAdvantage Voluntary Short-term Disability Income Insurance plan.

**Your Voluntary Short Term Disability Benefit**

**Eligibility**

All active full-time members working 20 hours or more per week and under age 70. Persons not actively at work on the effective date of the plan will not be eligible for coverage until they return to active services.

**Benefit Amount**

Your Weekly Disability Benefit is determined by your Covered Weekly Compensation, up to a maximum weekly disability benefit of \$1,380. Your weekly disability benefit may not exceed 70% of your Covered Weekly Compensation. Covered Weekly Compensation equals your base compensation, exclusive of overtime, bonuses, and other such compensation. Benefits are also available for partial disability status, following a period of total disability.

**Elimination Period**

Accident benefits will be payable on the 15th day of Total Disability due to a covered accident or illness.

**Benefit Period**

Accident and illness benefits will be paid up to 26 weeks.

**Guaranteed Issue Plan**

You will receive a maximum benefit up to \$450 weekly not subject to insurability (not to exceed 70% of your Covered Weekly Compensation). The guaranteed issue amount is only available during your first opportunity to enroll in the program. Enrolling outside of the initial enrollment period will result in no guaranteed issue and you will be required to prove good health for any benefit amount elected.

**Premium Plan**

To receive a weekly benefit above the guaranteed issue amount (not to exceed 70% of your Covered Weekly Compensation), you must answer the health questions on your application during the enrollment session. Please contact your employer for details.

**Paying for the Coverage & Waiver of Premium**

Once you select the plan level you want, you pay for the coverage through the convenience of payroll deductions. The cost is based on your age, as shown below. Premiums are waived if you are in a disabled status at time of disability and do not resume until the disability status period has ended.

<b>Your Age</b>	<b>Your Cost</b> (Per \$10 for covered weekly benefit paid by employee)	Rates are effective through December 31, 2008.
1-39	\$0.69	
40-44	\$0.65	
45-49	\$0.75	
50-54	\$0.90	
55-59	\$1.09	
60-64	\$1.27	
65-69	\$1.66	
70-99	\$2.26	

**CHAMBERADVANTAGE<sup>SM</sup>**  
**VOLUNTARY SHORT TERM DISABILITY**  
**PLAN D13**



Example: First, locate your weekly salary in the following table. If your salary is \$790, you can apply for a weekly benefit of \$550.

To determine the monthly rate for a weekly benefit of \$550 (assuming you are under age 39):  
 $\$550 + \$10 = 55 \times \$0.69 = \$37.95$

Weekly Salary	Weekly Benefit	Weekly Salary	Weekly Benefit	Weekly Salary	Weekly Benefit
\$ 15.00-\$ 28.99	\$ 10	\$ 729.00-\$ 742.99	\$ 510	\$1,443.00-\$1,457.99	\$1,010
\$ 29.00-\$ 42.99	\$ 20	\$ 743.00-\$ 757.99	\$ 520	\$1,458.00-\$1,471.99	\$1,020
\$ 43.00-\$ 57.99	\$ 30	\$ 758.00-\$ 771.99	\$ 530	\$1,472.00-\$1,485.99	\$1,030
\$ 58.00-\$ 71.99	\$ 40	\$ 772.00-\$ 785.99	\$ 540	\$1,486.00-\$1,499.99	\$1,040
\$ 72.00-\$ 85.99	\$ 50	\$ 786.00-\$ 799.99	\$ 550	\$1,500.00-\$1,514.99	\$1,050
\$ 86.00-\$ 99.99	\$ 60	\$ 800.00-\$ 814.99	\$ 560	\$1,515.00-\$1,528.99	\$1,060
\$ 100.00-\$ 114.99	\$ 70	\$ 815.00-\$ 828.99	\$ 570	\$1,529.00-\$1,542.99	\$1,070
\$ 115.00-\$ 128.99	\$ 80	\$ 829.00-\$ 842.99	\$ 580	\$1,543.00-\$1,557.99	\$1,080
\$ 129.00-\$ 142.99	\$ 90	\$ 843.00-\$ 857.99	\$ 590	\$1,558.00-\$1,571.99	\$1,090
\$ 143.00-\$ 157.99	\$ 100	\$ 858.00-\$ 871.99	\$ 600	\$1,572.00-\$1,585.99	\$1,100
\$ 158.00-\$ 171.99	\$ 110	\$ 872.00-\$ 885.99	\$ 610	\$1,586.00-\$1,599.99	\$1,110
\$ 172.00-\$ 185.99	\$ 120	\$ 886.00-\$ 899.99	\$ 620	\$1,600.00-\$1,614.99	\$1,120
\$ 186.00-\$ 199.99	\$ 130	\$ 900.00-\$ 914.99	\$ 630	\$1,615.00-\$1,628.99	\$1,130
\$ 200.00-\$ 214.99	\$ 140	\$ 915.00-\$ 928.99	\$ 640	\$1,629.00-\$1,642.99	\$1,140
\$ 215.00-\$ 228.99	\$ 150	\$ 929.00-\$ 942.99	\$ 650	\$1,643.00-\$1,657.99	\$1,150
\$ 229.00-\$ 242.99	\$ 160	\$ 943.00-\$ 957.99	\$ 660	\$1,658.00-\$1,671.99	\$1,160
\$ 243.00-\$ 257.99	\$ 170	\$ 958.00-\$ 971.99	\$ 670	\$1,672.00-\$1,685.99	\$1,170
\$ 258.00-\$ 271.99	\$ 180	\$ 972.00-\$ 985.99	\$ 680	\$1,686.00-\$1,699.99	\$1,180
\$ 272.00-\$ 285.99	\$ 190	\$ 986.00-\$ 999.99	\$ 690	\$1,700.00-\$1,714.99	\$1,190
\$ 286.00-\$ 299.99	\$ 200	\$1,000.00-\$1,014.99	\$ 700	\$1,715.00-\$1,728.99	\$1,200
\$ 300.00-\$ 314.99	\$ 210	\$1,015.00-\$1,028.99	\$ 710	\$1,729.00-\$1,742.99	\$1,210
\$ 315.00-\$ 328.99	\$ 220	\$1,029.00-\$1,042.99	\$ 720	\$1,743.00-\$1,757.99	\$1,220
\$ 329.00-\$ 342.99	\$ 230	\$1,043.00-\$1,057.99	\$ 730	\$1,758.00-\$1,771.99	\$1,230
\$ 343.00-\$ 357.99	\$ 240	\$1,058.00-\$1,071.99	\$ 740	\$1,772.00-\$1,785.99	\$1,240
\$ 358.00-\$ 371.99	\$ 250	\$1,072.00-\$1,085.99	\$ 750	\$1,786.00-\$1,799.99	\$1,250
\$ 372.00-\$ 385.99	\$ 260	\$1,086.00-\$1,099.99	\$ 760	\$1,800.00-\$1,814.99	\$1,260
\$ 386.00-\$ 399.99	\$ 270	\$1,100.00-\$1,114.99	\$ 770	\$1,815.00-\$1,828.99	\$1,270
\$ 400.00-\$ 414.99	\$ 280	\$1,115.00-\$1,128.99	\$ 780	\$1,829.00-\$1,842.99	\$1,280
\$ 415.00-\$ 428.99	\$ 290	\$1,129.00-\$1,142.99	\$ 790	\$1,843.00-\$1,857.99	\$1,290
\$ 429.00-\$ 442.99	\$ 300	\$1,143.00-\$1,157.99	\$ 800	\$1,858.00-\$1,871.99	\$1,300
\$ 443.00-\$ 457.99	\$ 310	\$1,158.00-\$1,171.99	\$ 810	\$1,872.00-\$1,885.99	\$1,310
\$ 458.00-\$ 471.99	\$ 320	\$1,172.00-\$1,185.99	\$ 820	\$1,886.00-\$1,899.99	\$1,320
\$ 472.00-\$ 485.99	\$ 330	\$1,186.00-\$1,199.99	\$ 830	\$1,900.00-\$1,914.99	\$1,330
\$ 486.00-\$ 499.99	\$ 340	\$1,200.00-\$1,214.99	\$ 840	\$1,915.00-\$1,928.99	\$1,340
\$ 500.00-\$ 514.99	\$ 350	\$1,215.00-\$1,228.99	\$ 850	\$1,929.00-\$1,942.99	\$1,350
\$ 515.00-\$ 528.99	\$ 360	\$1,229.00-\$1,242.99	\$ 860	\$1,943.00-\$1,957.99	\$1,360
\$ 529.00-\$ 542.99	\$ 370	\$1,243.00-\$1,257.99	\$ 870	\$1,958.00-\$1,971.99	\$1,370
\$ 543.00-\$ 557.99	\$ 380	\$1,258.00-\$1,271.99	\$ 880	\$1,972.00 and over	\$1,380
\$ 558.00-\$ 571.99	\$ 390	\$1,272.00-\$1,285.99	\$ 890	Disclaimer: This information highlights the important features of the products. These policies have limitations and exclusions. Your Benefit Administrator can supply you with cost and complete details of coverage. Refer to the product brochure for more details. <b>Voluntary Short Term Disability Plan D13</b> Your Choices: I am interested in Voluntary Short Term Disability Plan D13. <input type="checkbox"/> Yes <input type="checkbox"/> No	
\$ 572.00-\$ 585.99	\$ 400	\$1,286.00-\$1,299.99	\$ 900		
\$ 586.00-\$ 599.99	\$ 410	\$1,300.00-\$1,314.99	\$ 910		
\$ 600.00-\$ 614.99	\$ 420	\$1,315.00-\$1,328.99	\$ 920		
\$ 615.00-\$ 628.99	\$ 430	\$1,329.00-\$1,342.99	\$ 930		
\$ 629.00-\$ 642.99	\$ 440	\$1,343.00-\$1,357.99	\$ 940		
\$ 643.00-\$ 657.99	\$ 450	\$1,358.00-\$1,371.99	\$ 950		
\$ 658.00-\$ 671.99	\$ 460	\$1,372.00-\$1,385.99	\$ 960		
\$ 672.00-\$ 685.99	\$ 470	\$1,386.00-\$1,399.99	\$ 970		
\$ 686.00-\$ 699.99	\$ 480	\$1,400.00-\$1,414.99	\$ 980		
\$ 700.00-\$ 714.99	\$ 490	\$1,415.00-\$1,428.99	\$ 990		
\$ 715.00-\$ 728.99	\$ 500	\$1,429.00-\$1,442.99	\$1,000		