

Plan Highlights

Voluntary Group Short Term Disability Insurance



Jackson Health System

COVERAGE

Disability income protection insurance provides a benefit for “short term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

All Full Time and Part Time Employees with benefits who consistently work 30 or more hours per week and part time employees assigned to a 3/2 schedule that average 57.5 hours biweekly.

BENEFIT AMOUNT

You may elect a weekly benefit equal to

OPTION 1: 60% of your covered earnings, up to a maximum benefit of \$ 425.

OPTION 2: 60% of your covered earnings, up to a maximum benefit of \$ 700.

DAY BENEFITS BEGIN

Injury (accident)/Sickness (illness): Benefits begin on the greater of the 15th consecutive day of disability or the day following the expiration of extended illness/accumulated sick time to which the insured is entitled.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 24 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- ▶ Maternity covered as any other illness

LIMITATIONS

- ▶ Pre-Existing Condition Limitation - 3/12

Please note- pre-ex limitations also apply to benefit increases

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.

