

SHORT TERM DISABILITY



BEST Life Short Term Disability is designed to provide coverage for non-work related injuries or sickness. We offer a variety of options to meet the needs of your employer groups:

- Employees returning to work faster and bringing a company's productivity back on track.
- Worry-free coverage for recurrent disabilities.
- Financial security and greater peace of mind for everyone.

BEST Life Short Term Disability

Groups Sizes of 5+ enrolling employees

Short term disability plans are a great way to protect valued employees from the loss of income due to an injury or sickness. The benefits of offering short term disability include:

- Create your own employer-sponsored or voluntary plan
- Add maternity or partial disability benefits.
- Increased benefits available for groups with more than 50 employees enrolling.

Flexibility on Voluntary and Employer-Sponsored Plans

Creating your own short term disability plan is easy. By selecting the benefits you want, you can provide your employees with a plan that fits their needs..

Maternity Coverage (Optional)

Eligible employees can use their short term disability benefits when they take maternity leave.

Partial Disability Coverage (Optional)

This benefit provides employees an incentive to return to work by paying them the full benefit amount in addition to their current weekly earnings.



Short Term Disability Plan Summary

Employer sponsored and Voluntary available to groups of 5+ enrolling employees

Available in AR, DC, HI, ID, IL, IN, KY, NE, NM, MO, MS, OH, PA, SC, SD, TX, UT, and WY.

| BENEFITS | EMPLOYER-SPONSORED (5-49 EMPLOYEES ENROLLING) | VOLUNTARY (5-49 EMPLOYEES ENROLLING) | CUSTOM GROUPS (50+ EMPLOYEES ENROLLING) |
|---|--|--|--|
| Minimum Participation and Contribution Requirements | 100% contribution requires 100% eligible employee enrollment. 25% - 99% contribution requires 75% eligible employee enrollment. | No employer contribution required. A minimum 25% of eligible employee enrollment. | Employer-sponsored: 100% contribution requires 100% eligible employee enrollment. 25% - 99% contribution requires 75% eligible employee enrollment. Voluntary: No employer contribution required. A minimum of 25% of eligible enrolling. |
| Benefit Choices | Percentage of Salary: 60%, 67% or 70% | Or Flat Amount: \$25 - \$1,500 / week | Percentage of Salary: 60%, 67% or 70% Flat Amount: \$10 - \$2,500 / week |
| Maximum Weekly Benefit | \$1,500 | \$1,500 | \$2,500 |
| Minimum Weekly Benefit | \$25 | \$25 | \$10 to \$100 |
| Maximum Period of Payments Benefit duration. | 13 weeks 26 weeks | 13 weeks 26 weeks 52 weeks | 13 weeks 26 weeks 52 weeks |
| Elimination Period | 0/7 7/7 14/14 29/29 | | |
| Additional Options | Partial Disability Maternity Pre-existing Condition Limitation | Maternity Pre-existing Condition Limitation | Partial Disability Maternity Pre-existing Condition Limitation |
| Rate Guarantee | 2 years | 2 years | 2 years 3 years |