

Disability insurance

Short-term disability

Short-term disability is a fully-insured product which provides short term income protection if an employee becomes disabled from a covered accidental bodily injury, sickness or pregnancy. It replaces a percentage of income employees would have earned had they been able to continue working. Benefits may be offset for other income and/or benefits received. In addition, self funded services are available.

Plan options	<p>Non-contributory – Premiums 100% employer paid and a minimum of 100 Employees.</p> <p>Contributory (voluntary) – Premiums wholly or partly paid by the Employees. Greater of 25 lives or 25% of eligible group. Other case options considered.</p> <p>Core and buy-up – Premiums on the base (core) plan are paid for by the employer and wholly or partly by the employee on the buy-up plan.</p>
Eligibility	All active full-time employees working 30 hours or more per week. Part-time and other eligibility hours will be considered on a case-by-case basis.
Benefit	<ul style="list-style-type: none"> › Weekly benefits may be a flat benefit or percentage of earnings. Income replacement percentages up to 66 2/3% for non-contributory and up to 60% on contributory/voluntary plans; benefits may be offset for other income and/or benefits received › Disability benefits will only be paid when the employee is suffering from a loss of earnings and loss of duties
Benefit duration	Durations available from 13 weeks up to 52 weeks.
Elimination periods	Options for accident/sickness: 1/8, 8/8, 15/15, 30/30 and 60/60; benefits may begin on the first day of hospital confinement.
Definitions of disability	<ul style="list-style-type: none"> › Total disability means the employee is prevented from performing the essential duties of their occupation and is earning less than 20% of their pre-disability weekly earnings; the definition of total disability can be used by itself or in conjunction with residual or partial disability benefits › Partial disability requires that the employee must have been previously totally disabled and eligible to receive a weekly benefit; insureds could be considered partially disabled if they are able to work on a part-time basis or can perform some of the material duties of their occupation on a full time-basis › Residual disability is an available option which does not require the employee to be totally disabled in order to qualify for benefit payments; an insured could work part-time in their own or any occupation and still be eligible for STD benefits at the end of the elimination period
Recurrent disability	If the employee returns to work as an active full-time employee for a certain period of time, any recurrence of the same disability will be treated as a new disability with respect to benefit commencement and maximum benefit period.
Coverage basis	Non-occupational basis is standard.
Maximum benefit amounts	Up to \$2,500 per week.
Continuity of coverage	This provision protects employees from losing coverage due to a change in insurance carriers.

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**Vocational
rehabilitation**

Staff of certified rehabilitation counselors is available for claimants.

**Continuation during a
family or medical leave**

This option allows employees to continue the coverage for those who qualify under the Family and Medical Leave Act of 1993. The coverage can continue for up to 12 weeks or longer depending state law.

HUMANA[®]
Specialty Benefits

Insured by Kanawha Insurance Company, a Humana company.