

Income Protector

An Income Protector plan:

- Covers off-the-job accidents and illnesses
- Pays benefits directly to you, in addition to any other coverage you may have, unless otherwise designated
- Pays a benefit based on face amount, not on salary at time of claim

Why do I need disability coverage?

Studies show that one in four workers will become disabled before retirement.

- Social Security Administration Fact Sheet.

66% of Americans live paycheck to paycheck.

- American Payroll Association

Coverage type	Income Protector is a voluntary, individual guaranteed renewable product to age 70.
Benefit amount	Minimum benefit of \$200 and maximum benefit of \$3,000 per month, not to exceed 60% of base monthly income for the Short Term Disability (STD) plan .
Benefit period	STD: Six months The benefit period is the maximum number of months a qualifying benefit will be paid. Benefits will not continue after the benefit period ends.
Elimination period	STD: 14/14 Covers off-the-job injuries/sicknesses after the selected number of days of total disability.
Additional included benefits	Waiver of premium: Premium is waived after 90 days of full or partial disability or the elimination period, if longer. Recurrent disability: If employee becomes disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.
Pre-existing conditions	If a member has a pre-existing condition that is diagnosed or symptoms occurred in the 12 months prior to policy effective date, no benefits will be paid for the first 12 months after the policy effective date.
Pregnancy	Will be covered as any other sickness but beginning on the 365th day after the effective date.
Mental disorders	Included in base plan.
Portability	Yes, policy is owned by the employee and fully portable.

For more information contact: **Enrollment Benefit Concepts**

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