

Disability Income Protection



Short-Term Disability Income Protection

A Short-Term Disability does not have to put your life or income on hold. Short-Term Disability insurance can provide a stable income source to carry you and your family through a temporary disability if you are unable to work due to a covered injury or sickness.

Short-Term Disability benefits begin after you meet the definition of disability and satisfy the waiting period. Benefit payments are issued in arrears on a weekly basis and can continue while you are disabled up to the maximum benefit duration. Please refer to the Short-Term Disability Plan Document for the full plan and exclusion details.

Eligibility for Coverage

To receive coverage under this plan, you must be an active employee with benefits status.

Employees under Company Number 100, 110, 200, 210, 220, 300, 310 or 320: Jackson Health System provides employer-paid Short-Term Disability. Please refer to the Short-Term Disability Plan Document for full plan and eligibility details.

Employees under Company Number 110, 200 or 300: Jackson Health System provides a “base” Short-Term Disability plan that is employer-paid. Employees have the opportunity to apply for additional income protection under a “buy-up” plan. Please refer to the Short-Term Disability Plan Document for full plan and eligibility details.

Example of Short-Term Disability Buy-Up Calculation:

$$\frac{\text{Annual Salary}}{\text{\#Weeks}} \div \frac{52}{\text{\#Weeks}} = \frac{\text{Weekly Salary}}{\text{Weekly Salary}} \times \frac{70}{\text{Benefit \%}} = \frac{\text{Weekly Benefit}}{\text{Weekly Benefit}}$$

$$\frac{\text{Weekly Benefit}}{\text{Weekly Benefit}} \div \frac{10}{\text{Per \$10 of Weekly Benefit}} = \frac{\text{Rate}}{\text{Rate}} \times \frac{12}{\text{Monthly Rate}} = \frac{\text{Monthly Rate}}{\text{Monthly Rate}} \times \frac{12}{12 \text{ Months}}$$

$$\frac{26}{\text{\# of Pay Periods}} = \frac{\text{Biweekly Premium}}{\text{Biweekly Premium}}$$

*Note: “Annual salary is capped at \$111,429, based on the policy’s maximum benefit.”

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Long-Term Disability Income Protection

How long are my benefits payable?

If you are disabled before age 62, you can receive monthly payments up to age 65. For disabilities that commence between ages 62 and 69, you can receive payments on a decreasing scale, with a maximum one year benefit period for disabilities that commence at age 69 or older.

Is coverage guaranteed?

Employees are guaranteed coverage. However, coverage is subject to pre-existing condition limitation.

How do I report a Long-Term Disability claim?

Claim forms can be obtained by calling 1-800-866-2301.

What rates will I pay for these plans? Long-Term Disability

The cost of this insurance program is paid for by you. Use the chart below to determine the amount for your age group.

LONG-TERM DISABILITY BIWEEKLY RATES

ATTAINED AGE	Option I Rate (\$2,500 maximum)	Option II Rate (\$6,000 maximum)
Age 18 – 29	\$2.47	\$3.70
Age 30 – 39	\$4.58	\$6.88
Age 40 – 49	\$11.18	\$16.77
Age 50 – 59	\$22.27	\$33.40
Age 60 and over	\$18.25	\$27.38

This information is a brief description of the important features of the plan. It is not the contract. Terms and conditions of coverage are set forth in Reliance Standard group policy number LTD 669887. The group policy is subject to its laws of the jurisdiction in which it is issued. The availability of this offer may change. Please keep this material as a reference.

Important facts about Long-Term Disability

Work Incentive Benefits – are designed to allow a disabled employee to return to work while considered disabled and to continue to receive monthly benefits. During the first 12 months you return to work, if, for any month during this period, the sum of your Long-Term Disability benefit, current earnings and any additional other income benefits exceeds 100% of your covered earnings, your disability benefit will be reduced by the excess amount.

If an Insured is receiving a Monthly Benefit because he/she is considered Totally Disabled after 12 months and is able to perform Rehabilitative Employment, you will continue to receive the Monthly Benefit less an amount equal to 50% of earnings received through such Rehabilitative Employment.

Rehabilitation During Disability – An Insured will be considered able to perform Rehabilitative Employment if a Physician or licensed or certified rehabilitation specialist determines that he/she can perform such employment. If an insured refuses such Rehabilitative Employment, benefits will terminate.

Reasonable Accommodation Benefits – The insurance carrier may reimburse your employer for expenses incurred in making a reasonable accommodation to return the disabled employee to any occupation for your employer. The maximum reimbursement will not exceed \$2,000.

What is the Elimination Period and Interruption Period?

Elimination Period - The period of consecutive days of total disability for which no benefit is payable. It begins on the first day of total disability.

Interruption Period - If, during the Elimination Period, an Insured returns to active work for less than 30 days, then the same or related total disability will be treated as continuous. Days that the Insured is actively at work during this Interruption Period will not count toward the Elimination Period. This interruption of the Elimination Period will not apply to an Insured who becomes eligible under any other group long term disability insurance plan.

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Covered Earnings

Covered Earnings, as used in the Schedule of Benefits, means the Insured's monthly salary as reported by the Employer on the day just before the date of disability. Earnings does not include commissions, overtime pay, bonuses, or any other special compensation not received as basic salary. Covered Earnings are determined initially on the date an Employee applies for coverage. A change in the amount of Covered Earnings is effective on the date of change, provided the Insured is actively at work on the effective date of the change. If the Insured is not actively at work on that date, the effective date of the change will be deferred until the date the Insured returns to active work.

How do I file a claim?

- Call Matrix Absence Management at the toll-free hotline as soon as possible 1-877-202-0055 (24/7 for telephonic claims filing)
- You may also file your claim online, 24 hours a day, seven days a week at: matrixabsence.com
- Short-Term Disability or FMLA claims may be filed by using the mobile app. Search for "Matrix eServices" in your smartphone or tablet's app store.

For Housestaff Members: Group Long-Term Disability

Jackson Health System provides eligible Housestaff Residents and Fellows with Group Long-Term Disability Income Protection while they are employed by JHS. The amount of coverage is 60% of salary to a maximum of \$3,500. Long-Term Disability benefits start after you are disabled for the 90-day elimination period. Benefits continue for each period of total disability until Social Security Normal Retirement Age (SSNRA).

You are considered disabled if as a result of illness or injury you are unable to perform the material duties of your regular occupation. If you return to work and are earning less than your pre-disability earnings, a proportionate benefit may be payable.

Optional Long-Term Disability Income Protection

Additional Disability Income Insurance, called Optional Long-Term Disability Income Protection is available. You are guaranteed coverage if you decide to enroll and you can keep the coverage at the same discounted rate when you leave Jackson Health System.

Long-Term Disability benefits are available up to \$3,500 per month. The benefits start after you have been disabled for the 90-day elimination period and are tax free. The plan covers you in your Own Specialty. The level premiums will be determined by your age and specialty at enrollment time.

For more information on your policy or if you wish to enroll in the optional disability, please contact The Lawrence D. Share Company at 305-577-3937 or email jmhinfol@ldshare.com

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Voluntary Short-Term Disability

Weekly Benefit Amount	60% of earnings to a maximum of: Option 1: \$425 Option 2: \$700
Elimination Period	Greater of: 14 consecutive days Accident and Sickness or expiration of extended illness or accumulated sick leave.
Benefit Duration	Maximum of 24 weeks
Pre-Existing Limitation clause applies	

Employer-Paid Short-Term Disability

Eligible Company Numbers	Plan
Employees under Company Numbers: 210, 220, 310, 320	Elimination Period: Greater of: 6 working days (8 calendar days) or expiration of extended illness or accumulated sick leave Benefit Duration: Maximum of: - 210, 220: 12 weeks - 310, 320: 25 weeks Pre-Existing Limitation: None

Employer-Paid Short Term Disability with Employee-Paid Buy-up Option

Eligible Company Numbers	Plan
Employees under Company Numbers: 110, 200 & 300 – Base Plan (Employer-Paid)	Benefit: 60% of weekly earnings to a maximum of \$1,000 Elimination Period: Greater of: 6 working days (8 calendar days) or expiration of extended illness or accumulated sick leave Benefit Duration: Maximum of: - 110, 200: 12 weeks - 300: 25 weeks Pre-Existing Limitation: None
Employees under Company Numbers: 110, 200 & 300 – Buy-up Plan (Employee-Paid)	Benefit: 70% of weekly earnings to a maximum of \$1,500

Voluntary Long-Term Disability

Monthly Benefit Amount	60% of earnings to a max of: Option 1: \$2,500 Option 2: \$6,000
Elimination Period	180 Days
Benefit Duration	SSNRA or ADEA – B Age
Pre-existing Limitation	3/12
Workplace Modification	100% up to \$2,000 Max
Survivor Income Benefit	3x monthly benefit
Social Security Integration	Direct with Family SS offset
Own Occupation Coverage	Yes, 24 months
Spouse Benefit	None
Conversion	Yes