



# MY HR PROS Pro Benefits



## SHORT TERM DISABILITY

	Option 1	Option 2
<b>Coverage amount</b>	Choose weekly benefit amount from \$100 to \$2000. See cost illustration page for weekly benefit offerings.	60% of salary to maximum \$2000/week
<b>Maximum payment period:</b> Maximum length of time you can receive disability benefits.	11 Weeks	
<b>Accident benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 15	
<b>Illness benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 15	
<b>Evidence of Insurability:</b> A health statement requiring you to answer a few medical history questions.	Health Statement may be required	
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$2000 in coverage	
<b>Minimum work hours/week:</b> Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines	
<b>Pre-existing conditions:</b> A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation	
<b>Survivor benefit:</b> Additional benefit payable to your family if you die while disabled.	Yes	

### UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- Earnings definition: Your covered salary includes bonus/commissions based on a 12 month average.