

What you need to know about your Voluntary Short Term Disability Benefits

- Elimination Period:** This is a period of consecutive days of disability before benefits may become payable under the contract.
- Maximum Benefit Duration:** This is the length of time that you may be paid benefits if continuously disabled as outlined in the contract.
- Pre-Existing Condition Period:** Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage.

Voluntary Short Term Disability Coverage

Your benefit is 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$2,000.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
30 days injury / 30 days sickness	9 weeks	3 months / 12 months

Payroll Deduction Illustration: Monthly

To estimate your payroll deduction amount:

	Example*
1. Benefit percentage	.600
2. Maximum weekly benefit.	\$2,000
3. Multiply your weekly salary by Step 1.	\$346
4. Enter the lesser of Step 2 or Step 3.	\$346
5. Divide Step 4 by 10.	\$34.62
6. Using your age as of 01/01, find the corresponding rate from the chart below.	\$.13
7. Multiply Step 5 by your age rate.	\$4.57

* Example based on a 35 year old electing Short Term Disability earning \$577 per week.

Age Category:	Rate
0 - 19	\$.148
20 - 24	\$.148
25 - 29	\$.197
30 - 34	\$.165
35 - 39	\$.132
40 - 44	\$.097
45 - 49	\$.101
50 - 54	\$.128
55 - 59	\$.154
60 - 64	\$.177
65 - 69	\$.207
70 - 74	\$.227
75 +	\$.227

Note: Premiums are based on your weekly salary and your age as of 01/01.

OneAmerica® is the marketing name for the companies of OneAmerica.