

**BEST Life**<sup>TM</sup>  
BEST Life and Health Insurance Company



# *Short Term Disability*

Group Sizes 5 or More

## A Safety Net for Valued Employees

Short term disability plans are a great way to protect valued employees from the loss of income due to an injury or sickness.

The benefits of offering short term disability include:

- Employees returning to work faster and bringing a company's productivity back on track.
- Worry-free coverage for recurrent disabilities.
- Financial security and greater peace of mind for everyone.



## Additional Member Benefits.

Members also receive these additional discounts and benefits. See more at [www.bestlife.com](http://www.bestlife.com).

### JENNY CRAIG

#### *Get healthy with Jenny Craig and BEST Life*

Jenny Craig clients lose 3x more weight than dieting on their own.\*\* Your consultant will help you find the program that fits your life. Plus, they'll work with you to create a menu of delicious, nutritionally-balanced meals to help you keep feeling full and satisfied every step of the way!

\*\*Rock CL, Flatt SW, Karanja N, et al. JAMA. 2010;304(16):1803-1811. Clients following our program, on average, lose 1-2 lbs per week.

As a BEST Life and Health Insurance member, you can choose one of these discounted offers from Jenny Craig:

- FREE 30-Day Program\*  
or
- 30% off of the Jenny All Access Membership\*

Visit [www.jennycraig.com/orgcode=bestlife](http://www.jennycraig.com/orgcode=bestlife) to register and unlock your discounts. Then call 1-877-Jenny70 to get started.

\*Plus the cost of food. Plus the cost of shipping, if applicable. Valid at participating centers and through Jenny Anywhere. No cash value. One offer per person. Not valid with any other program offers or discounts. Restrictions apply.

### EyeMed Vision Care®

Discounts offer eye exams, eyewear and eye correction surgery at affordable prices and with no limitations to how many times you access them.

☎ 1 (866) 723-0514

🌐 [eyemedvisioncare.com](http://eyemedvisioncare.com)

### QualSight® LASIK

Receive 40-50% off the national average charge for traditional LASIK with significant savings on procedures such as custom bladeless (all laser) LASIK.

☎ 1 (877) 507-4448

🌐 [bestlife.com/qualsight](http://bestlife.com/qualsight)

### Sears Commercial

As a member, you can take advantage of the Sears Commercial Appliance Select Plus Program. You'll receive special pricing on brand name appliances, exercise equipment, televisions and more.

☎ 1 (818) 681-2429

Mention Code CU0103667

### Avis®

Discounts on car rentals at any Avis location.

🌐 [bestlife.com/avis](http://bestlife.com/avis)

### Pets Best Insurance

Members save 5% on eligible plans offering accident and illness coverage for dogs and cats.

☎ 1 (877) 738-7237

🌐 [bestlife.com/petsbest](http://bestlife.com/petsbest)







# BEST Life Short Term Disability

Group Sizes 5+

BEST Life Short Term Disability is designed to provide coverage for non-work-related injuries or sickness. We offer a variety of options to meet the needs of your employer groups:

- Create your own employer-sponsored or voluntary plan.
- Add maternity or partial disability benefits.
- Increased benefits available for groups with more than 50 employees enrolling.

## Flexibility on Voluntary and Employer-Sponsored Plans

Creating your own short term disability plan is easy. By selecting the benefits you want, you can provide your clients with more choices and flexibility.

## Maternity Coverage (Optional)

Eligible employees can use their short term disability benefits when they take maternity leave.

## Partial Disability Coverage (Optional)

This benefit provides employees an incentive to return to work by paying them the full benefit amount in addition to their current weekly earnings.

### Eligible employees for partial disability coverage include:

- Employees able to perform some but not all of their substantial duties.
- Employees that are earning no less than 20% of their pre-disability weekly earnings.

### Partial Disability payments:

- Paid for a maximum of twelve consecutive weeks.
- The combined period of time benefits are payable may not exceed the maximum period of payments for the plan.
- Total earnings may not exceed 80% of the employee's pre-disability weekly earnings.

	Employer-Sponsored	Voluntary	Custom Groups
Group Sizes	5-49 Employees Enrolling	5-49 Employees Enrolling	50+ Employees Enrolling
<b>Minimum Participation &amp; Contribution Requirements</b>	<ul style="list-style-type: none"> <li>100% contribution requires 100% eligible employee enrollment.</li> <li>25% - 99% contribution requires 75% eligible employee enrollment.</li> </ul>	<ul style="list-style-type: none"> <li>No employer contribution required.</li> <li>A minimum of 25% of eligible employees enrolling.</li> </ul>	<p><b>Employer-Sponsored:</b></p> <ul style="list-style-type: none"> <li>100% contribution requires 100% eligible employee enrollment.</li> <li>25% - 99% contribution requires 75% eligible employee enrollment.</li> </ul> <p><b>Voluntary:</b></p> <ul style="list-style-type: none"> <li>No employer contribution required.</li> <li>A minimum of 25% of eligible employees enrolling.</li> </ul>
<b>Benefit Choices</b>	<p>Percentage of Salary: 60%, 67%, or 70%</p> <p>Or</p> <p>Flat Benefits: \$250 up to \$1,000 per week</p>	<p>Percentage of Salary: 60%, 67%, or 70%</p> <p>Or</p> <p>Flat Benefits: \$250 up to \$1,000 per week</p>	<p>Percentage of Salary: 60%, 67%, or 70%</p> <p>Or</p> <p>Flat Benefits: \$250 up to \$2,500 per week</p>
<b>Maximum Weekly Benefit</b>	Up to \$1,500	Up to \$1,500	Up to \$2,500
<b>Minimum Weekly Benefit</b>	\$25	\$25	\$10 to \$100
<b>Maximum Period of Payments (Benefit Duration)</b>	13 weeks 26 weeks	13 weeks 26 weeks 52 weeks	13 weeks 26 weeks 52 weeks
<b>Elimination Period</b>	<p>Elimination Period:</p> <p>0/7 7/7 14/14 29/29</p>	<p>Accident Benefit Begins On:</p> <p>Same Day 8th Day 15th Day 30th Day</p>	<p>Sickness Benefit Begins On:</p> <p>8th Day 8th Day 15th Day 30th Day</p>
<b>Additional Options</b>	Partial Disability Maternity Limitation	Maternity Limitation	Partial Disability Maternity Limitation
<b>Rate Guarantee</b>	2 years	2 years	2 years 3 years

# The Fine Print

## Available States

AR, DC, HI, ID, IL, IN, KY, MO, MS, NE, NM, OH, PA, SC, SD, TX, UT and WY.

## Recurrence

If an employee returns to work and has a recurrent disability, the disability will be treated as part of the prior claim and will waive the elimination period if:

1. The employee was continuously insured.
2. The recurrent disability occurs within 14 days of the end of the prior claim.

Weekly benefits will be based on weekly earnings reported at the time of the prior claim.

## Employee Effective Date

Insurance will take effect on the later of:

1. The date the employer group becomes effective if initial applications are received within 31 days of this date.
2. The first day of the calendar month following the date a full-time employee completes the waiting period as elected by the employer. An application must be received within 31 days of this day.
3. If the application is received after the 31st day of eligibility and evidence of insurability is provided, coverage will take effect on the first day of the month following approval.

## Evidence of Insurability

Required for:

- Groups without previous coverage.
- Employees that enroll after the initial 31-day eligibility period and enroll in a plan where the employer is contributing less than 100%.

## Exclusions and Limitations

The plan does not cover any disabilities caused by, contributed to, or resulting from:

- Loss of professional license, occupational license or certification.
- Intentionally self-inflicted injuries or attempting suicide, regardless of mental capacity.
- Active participation in a riot or insurrection, or in attempting to commit or commission of a felony or crime convicted under federal or state law.
- While incarcerated.
- Resulting from war, declared or undeclared or any act of war or terrorism.
- Voluntarily electing a surgical procedure, elective cosmetic or plastic surgery, except when required due to injury or sickness.
- Occupational injury or sickness.

## Ineligible Employees

The following are considered ineligible if:

- Full-time employees not actively at work at the initial effective date.
- Non-resident aliens.
- Consultants, directors or stockholders.
- Employees employed on a temporary, seasonal or part-time basis, including 1099s.
- Employees subject to collective bargaining agreements.

## Ineligible Industries

SIC	Description
10-14	Mining
21	Tobacco Products
241-242	Logging & Sawmills
2431	Millwork
2892	Explosives
3111	Leather Tanning & Finishing
3292	Asbestos Products
331-339	Primary Metal Industries
4111-4216	Local & Interurban Passenger Transit
431	U.S. Postal Service
4512-4581	Aviation and related services
7231	Beauty Shops
7241	Barber Shops
7381	Disinfecting & Exterminating
7382	Security Systems Services
7542	Car Washes
7922-7929	Amusement & Recreation
7948	Racing, including Track Operations
7993	Coin Operated Amusement Devices
8811	Private Households
9221	Police Protection
9233-9229	Correctional Institutions, Fire Protection, Public Order & Safety, n.e.c.



# Underwriting Highlights

1. Minimum group size:
  - 5 or more eligible employees enrolling.
2. Employer Eligibility:
  - Must have 5 or more employees enrolling.
  - Be located in a state where short term disability is offered.
  - No more than 50% of enrolling employees located out of the state.
  - Actively in business for one year or more.
  - Businesses not eligible for coverage include:
    - Businesses that are conducted in the home of the employer or employee.
    - Seasonal or in a hazardous industry.
    - Unions, associations, self-funded groups or ASOs.
3. Employee Eligibility
  - Employees must be actively employed full-time, working at least 30 hours per week, and paid a salary or earnings from which federal, state, and social security taxes are withheld. Minimum hours required may vary by the laws of your state.
  - Partners and owners are also eligible if they work 30 hours or more per week.
  - Must be between the ages of 18 and 69.
  - Individuals not eligible for coverage include:
    - Non-resident aliens.
    - Full-time employees not actively at work on the initial effective date.
    - Consultants, directors, or stockholders.
    - Employees subject to collective bargaining agreements.
    - Seasonal, part-time, 1099, or temporary employees.
4. Participation and contribution requirements:
  - Employer-sponsored (100% contribution): 100% eligible employees;
  - Employer-sponsored (minimum of 25% contribution): 75% of eligible employees;
  - Voluntary: minimum of 25% of eligible employees.
5. Evidence of insurability may be required for:
  - Groups without prior coverage.
  - Employees enrolling after the initial 31-day of eligibility. If the employer is contributing 100%, then evidence of insurability is not required.
6. New cases may be effective on the 1st or 15th of the month. Cases accepted 7 days after the requested effective date.
7. Wage reports are required for groups with 10 or less employees enrolling.





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This brochure is for descriptive purposes only. Please refer to Certificate Booklet for specific details about plan coverages, limitations and exclusions.

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