

Plan Highlights

Group Short Term Disability Insurance



Georgian Court University

COVERAGE

Disability income protection insurance provides a benefit for short term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

BENEFIT AMOUNT

The weekly benefit is an amount equal to 66.67% of covered earnings, from a minimum of \$25 up to a maximum benefit of \$1,000 per week.

DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on 8th consecutive day of disability.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 25 weeks.

FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage
- ▶ Partial disability benefit included
- ▶ Transfer of Coverage provision
- ▶ FMLA Continuation
- ▶ Military Services Leave of Absence Continuation

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services
- ▶ Telephonic Claim Intake Included

ELIGIBILITY

All eligible employees as defined by your employer.

CONTRIBUTION REQUIREMENTS

Coverage is employer paid.

LIMITATIONS

- ▶ Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans.

EXCLUSIONS

Benefits will not be payable for any disability caused or contributed by: an intentionally self-inflicted Injury; an act of war (declared or undeclared); an Injury or Sickness that occurs while confined in any penal or correctional institution; while confined in any penal or correctional institution; committing a felony; caused or contributed to by any of the following: cosmetic surgery or treatment primarily to change appearance; or in vitro fertilization; or embryo transfer procedures; or artificial insemination; or reversal of sterilization; or liposuction; or radial keratotomy.

For a comprehensive list of exclusions and limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.