



## Group Short-Term Disability Insurance

Help protect your income when you can't work

For the employees of  
Lone Oak ISD



Policies issued by:  
**American General Life Insurance Company**  
**The United States Life Insurance Company in the City of New York**

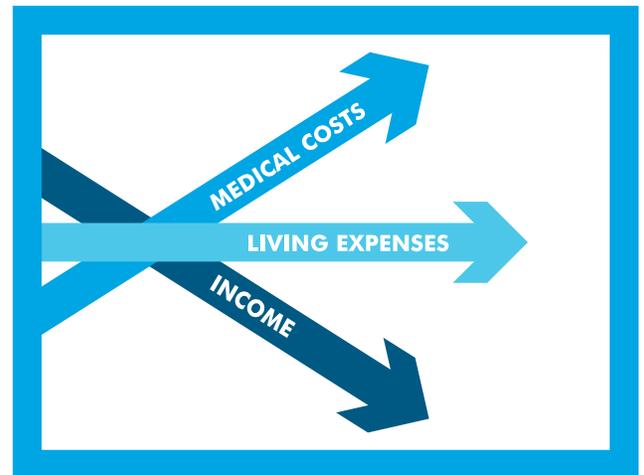
## Why Short-Term Disability Insurance?

Your ability to earn a living is your most valuable asset. If you lost the ability to work because of an illness or injury — even for a short period of time — what options would you have? Short-Term Disability (STD) insurance can assist with paying your bills by replacing a portion of your income, helping you through a difficult time.

## How Does Short-Term Disability Insurance Work?

Should you suddenly be unable to work due to an illness or injury:

- Your everyday living expenses would still need to be paid, even though your income would drop — and your out-of-pocket medical costs would likely increase until you recover.
- The benefit from your Group Short-Term Disability insurance helps you continue to pay food, utilities, rent and other bills while you work toward recovery.



## What Can Short-Term Disability Insurance Offer Me?

### Added Security

- Provides the confidence of knowing that a step has been taken toward providing income during a period of disability.
- Pays a weekly benefit to you, based on a percentage of your earnings.
- Covers both injuries and illnesses that do not occur at work.
- Pays partial benefits if you are able to return to work part-time, should a covered disabling condition prevent you from working full-time.
- May treat pregnancy like any other covered illness or injury.

### Convenience and Flexibility

- Dedicated claims operators are on hand to assist you with successful recovery and re-entry to the workplace.
- Premiums are deducted directly from your paycheck — no checks to write.

### Financial Advantages

- Priced to fit your budget. Typically, group insurance rates are lower than the rates of individual insurance plans, and provide coverage at a lower cost.
- Your premium for your Short-Term Disability coverage will be waived while you are out on disability and receiving benefits.



### Lindsey's Story<sup>1</sup>

When a slipped disc left Lindsey unable to work for three months, the loss of income was devastating. Since the injury occurred off the job, it wasn't covered by her workers' compensation plan, and several of her medical expenses weren't covered by her health policy. Fortunately, Lindsey's Group Short-Term Disability coverage provided a weekly benefit of \$500, allowing her to continue meeting her financial obligations until she was able to return to work.

## Group Short-Term Disability Benefit Summary — Employee-Paid

Plan Features	Plan Details
Employee Eligibility	Active, full-time eligible employees working a minimum of 20 hours per week, working and residing in the U.S.
Waiting Period	First of the month following 30 days.
Benefit Percentage	60 percent of basic weekly earnings
Minimum Weekly Benefit	\$25
Maximum Weekly Benefit	\$1,000
Benefit Duration	13 weeks
Elimination Period	7 days for injury / 7 days for sickness
Definition of Disability During the Elimination Period	Total disability
Maternity Same as Sickness	Included
Pre-Existing Condition Exclusion	3/12
Waiver of Disability Premium	Included
Partial Disability Provision	Proportionate loss

### Example of Short-Term Disability Reduction

	Example 1	Example 2
Insured's weekly pre-disability earnings	\$1,500	\$1,500
Short-Term Disability benefit percentage	60%	50%
Unreduced maximum benefit	\$900	\$750
Less state disability income benefit per month	(\$300)	(\$800)
<b>Amount of Short-Term Disability benefit per week</b>	<b>\$600</b>	<b>\$25 (plan minimum)</b>

### Short-Term Disability Rates (Per \$10 of Weekly Benefit)

Less than 25	\$.39	50-54	\$.39
25-29	\$.39	55-59	\$.39
30-34	\$.39	60-64	\$.39
35-39	\$.39	65-69	\$.39
40-44	\$.39	70-74	\$.39
45-49	\$.39	75 and older	\$.39

Rates increase as a new age bracket is entered.

# Enroll Today!

Enroll in Group Short-Term Disability insurance today. Your premium will be conveniently taken through payroll deduction.

## Exclusions and Assumptions

- Evidence of insurability is required for all late entrants.
- The group policy does not cover any disability caused by, contributed to by or resulting from:
  - Loss of professional license, occupational license or certification.
  - Intentionally self-inflicted injuries, while sane or insane.
  - Active participation in a riot.
  - Attempting to commit a crime, or commission of a crime for which the insured has been convicted under federal or state law.
  - Insurrection, war, declared or undeclared, or any act of war.
- The company will not pay a benefit for any period of disability during which the insured is incarcerated as a result of a conviction.
- Occupational sicknesses or injuries are excluded; however, disability due to occupational sickness or injury for partners, professional corporation (PC) partners, owners-employees or sole proprietors and/or S-Corporation shareholders that cannot be covered by workers' compensation law, occupational disease law or similar law will be covered.

Weekly benefit is based on a percentage of employee earnings or a flat plan, if elected. The Certificate of Insurance will provide details on benefit percentages, rates, effective date of coverage and other important coverage information. The weekly benefit will be reduced by the amount of any income the insured received or is entitled to receive that week from sources including Federal Social Security Act or the Railroad Retirement Act, the non-job-related disability sickness laws of any state, or a mandatory state auto repairation or indemnity act (no-fault insurance, where allowed by law). Please see the Certificate of Insurance for additional reduction sources. This plan can be used to supplement state plans in California, New Jersey, New York and Rhode Island.

1. Presented for illustrative purposes only.

Policies issued by:

**American General Life Insurance Company**

Houston, Texas

Policy form number: G-DIS-41000

**The United States Life Insurance Company in the City of New York**

New York, New York

Policy form number: G-DIS-31000

[www.aigbenefits.com](http://www.aigbenefits.com)

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This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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Employee-paid plan

## Definitions

**Waiting period:** The time determined by your employer before your insurance becomes effective.

**Benefit duration:** The longest period of time that benefits may continue to be paid to you during a period of disability.

**Elimination period:** A specified number of days for which you must remain continuously disabled before benefits are payable.

**Definition of disability during the elimination period:** Will vary depending on the terms of your plan.

- Total disability means you are unable to perform each of the main duties of your regular occupation on a full-time or part-time basis due to a non-work-related injury or sickness.

- Zero-day residual provision allows an employee who has been partially disabled to work on a part-time basis immediately, while continuing to satisfy the elimination period.

**Waiver of disability premium:** The premium for your Short-Term Disability coverage will be waived while you are receiving benefits.

**Partial disability provision:** If you become disabled (non-work-related injury or sickness) and can work part-time, you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work full-time.

See the certificate for details regarding benefit descriptions, limitations and exclusions.

## Pre-existing Conditions and Exclusions

(state variations may apply)

Pre-existing condition means an injury or sickness that occurred within three months just before the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment for which the insured:

- Incurred charges.
- Received medical treatment, consultation, care or services, including diagnostic measures.
- Took prescribed drugs or medicines.

If a disability is due to, caused by or contributed to by a pre-existing condition, and it begins in the first 12 months after the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment, no benefits will be paid.



Bring on tomorrow