



## Short Term Disability Insurance

For **College of Southern Idaho**

Short Term Disability Coverage pays for things your health plan doesn't. Like grocery bills, or diapers. Having additional cash in hand means you can focus on getting back on your feet instead of worrying about falling behind.

### How the Plan Works

- Eligibility Requirement**  
 You must be an active employee able to perform the majority of duties of your own occupation.
- Hours Worked Requirement**  
 You are a regular and active employee of College of Southern Idaho for 20 hours per week.
- Premium Contribution Structure**  
 Short Term Disability Insurance is noncontributory. Noncontributory Insurance means you are not required to pay for any of the premium.
- Guaranteed Acceptance**  
 Enroll when this coverage is initially offered and you won't need to answer any health questions, although benefits may not be payable for pre-existing conditions.

**LifeMapCo.com**  
**1 (800) 794-5390**

## Benefits Summary

### Plan Benefits

Weekly Benefits Begin	On the 31 <sup>st</sup> day of disability caused by an accident or 31 <sup>st</sup> day caused by illness. Waiting period may be served with total or partial disability or a combination of both.
Benefit Replacement Percentage	60% per week
Maximum Benefit	\$1,500 per week
Minimum Benefit	\$25 per week
Maximum Benefit Period	Benefits are payable for a maximum of 22 weeks

### Plan Features

Survivor Benefit	Upon confirmation of your death while receiving a weekly benefit, we will pay a lump sum benefit to your Eligible Survivor.
Partial Disability	If you return to work on a part-time basis you may qualify for a partial disability benefit.

### Limitations & Exclusions

Benefits are not payable for losses due to, but not limited to:

- occupational injury
- participation in a felony
- intentionally self-inflicted injuries, attempted suicide
- being legally intoxicated
- participation in a war
- engaging in any illegal or fraudulent activity
- elective surgery
- traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes

*This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.*