

# Voluntary Short-Term Disability Insurance

VS Engineering, Inc.  
Summary of Benefits

Effective 9.1.2017

<b>Am I eligible?</b>	You are eligible if you are an active, full-time employee who works at least 30 hours per week on a regularly scheduled basis.
<b>What is Voluntary Short-Term Disability Insurance?</b>	Short-Term Disability Insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury. This highlight sheet is an overview of your Short-Term Disability Insurance. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.
<b>Why do I need Short-Term Disability Insurance?</b>	Short-Term Disability Insurance protects the financial security for you and your family. The ability to earn an income is something to be protected – disabilities happen, and they happen more frequently than most think. Can you afford to be disabled? <b><i>Did You Know:</i></b> 3 in 10 workers will be disabled for more than 90 days before the age of 65.  71% of Americans would find it very difficult or somewhat difficult to meet their current financial obligations if their next paycheck were delayed for one week. <b><a href="http://www.disabilitycanhappen.org">http://www.disabilitycanhappen.org</a></b>
<b>What is disability?</b>	The covered person is disabled or has a disability when we determine that: <ol style="list-style-type: none"> <li>1. you are not Actively at Work and are unable to perform some or all of the material and substantial duties of your regular occupation due to your sickness or injury; and</li> <li>2. you have a 20% or more loss in Pre-Disability Weekly Earnings due solely to the same sickness or injury; and</li> <li>3. you are under the regular Care of a physician.</li> </ol> Disability must begin while the Covered Person is insured under the Policy.
<b>How much coverage would I have?</b>	You may purchase coverage that would pay you a benefit of 60% of your weekly earnings. The maximum Short-Term Disability Insurance benefit you could receive is \$1,000 per week. Minimum weekly benefit is \$25.  Earnings are defined in the UnitedHealthcare contract with your employer.
<b>How long do I have to wait before I start to receive payment? (Elimination Period)</b>	Once you are approved for coverage, you will be eligible to collect your Short-Term Disability Insurance benefit starting on the 8 <sup>th</sup> day after your accident or 8 <sup>th</sup> day of sickness. Your benefit could continue for up to 13 weeks.
<b>If I am disabled, can the amount of my benefit be reduced?</b>	As described later in this summary, your weekly Short-Term Disability benefit may be reduced by other income you receive.
<b>Are there other limitations to enrollment?</b>	If you are a newly hired employee enrolling during your initial enrollment period, your coverage is provided to you on a guaranteed basis – no medical information is required. If you enroll any time after you first become available, evidence of insurability will be required.  You must be Actively at Work with your employer on the day your coverage takes effect.

This is a summary of benefits only and does not include all plan provisions, exclusions, and limitations relating to your coverage. Please refer to your Certificate of Coverage. If differences exist between this summary and your Certificate of Coverage, the Certificate of Coverage will govern.

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## SHORT-TERM DISABILITY COST SUMMARY (Current Monthly Rates)

<b>Voluntary Short-Term Disability Rates</b>	<b>Current Monthly Rates per \$10 of Weekly Covered Benefit</b>	
	<b>Age Range</b>	<b>Rates</b>
	Less than 25	\$0.300
	25-29	\$0.300
	30-34	\$0.310
	35-39	\$0.320
	40-44	\$0.370
	45-49	\$0.450
	50-54	\$0.750
	55-59	\$0.970
	60-64	\$1.280
	65 and above	\$1.280

*Premium Calculation Samples*

### Voluntary Short-Term Disability

Benefit Formula: Annual Earnings  $\div$  52 x 60% (Note: Maximum benefit is \$1,000)

Example: \$50,000  $\div$  52 = \$961.54 x 60% = **\$576.92 weekly covered benefit**

Cost Formula: Weekly Covered Benefit X rate  $\div$  10 = monthly premium

Example: Employee, age 36, Annual Earnings = \$50,000 (weekly covered benefit = \$576.92)  
 $\$576.92 \times \underline{\$0.320} = \$184.61 \div 10 = \mathbf{\$18.46 \text{ cost per month}}$

## Important Details

This Benefit Highlights Sheet is an overview of the Short-Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the insurance policy, the terms of the insurance policy apply.

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### Exclusions:

You cannot receive Short-Term Disability Insurance benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability
- Sickness or injury for which Workers' Compensation benefits are paid, or may be paid, if duly claimed
- Any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

### Pre-Existing Conditions:

We will not cover any Disability that begins during the first 12 months after the Covered Person's Effective Date of insurance that is caused or contributed to by a Pre-Existing Condition.

**Pre-Existing Condition means:** any Sickness or Injury including Mental Illness or Substance Abuse for which the Covered Person, within 3 months prior to his Effective Date of insurance:

1. was diagnosed by or received Treatment from a legally qualified Physician; or
2. had symptoms for which an ordinarily prudent person would have sought Treatment.

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, including but not limited to:

- Social Security Disability Insurance
- Workers' Compensation
- Other employer-based Insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)
- Employer's sick leave or salary continuation plan.
- Loss of time or loss lost wages from no-fault motor vehicle insurance plan.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of NY in New York, NY.

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