Group Benefit Program Summary for

American Library Association

Voluntary Group Short-Term Disability (STD)

Today, most Americans would not be able to make payments on their homes or keep their family financially stable without their current salary. STD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness.

Eligibility	All Active Full-Time and Part-Time Employees
Group STD Benefit	60% of weekly earnings
Weekly Maximum Benefit	$2,000
Benefits Begin	15th Day for Injury
	15th Day for Sickness
Maximum Benefit Period	24 Weeks or until LTD benefits begin, whichever is earlier
Total Disability	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).
Pre-Existing Condition Limitation	12/12 - A pre-existing condition is a sickness or injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered
Additional Features	Survivor Benefit, Work Incentive Benefit, Worksite Modification Benefit. FMLA Coverage Extension, Recurrent Disability

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This information is only a product highlight. This Premium Cost Chart is for illustrative purposes only; your premium may be slightly higher or lower due to rounding. NOTE: For purposes of this illustration, we have assumed a 40-hour work week. The policy has exclusions, limitations, and reductions of benefits and other terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change rates, but not more than once in a 12-month period. Product features and availability vary by state and company, and are solely the responsibility of each affiliate. Refer