



SHORT TERM DISABILITY INCOME INSURANCE for Interboro School District

A personalized guide to understanding your plan

What is Short Term Disability Income Insurance?

This coverage provides you with income replacement for a set period of time when you are unable to work due to an illness, injury or pregnancy.

Use your benefits any way you like.

Use your benefit proceeds however you want. Whether it is toward your mortgage, medical bills or student loans, it is up to you.

Coverage highlights

- Choose the benefit amount that fits your budget and protection needs
- Affordable premiums
- Simplified claims-filing

How does the coverage work?

Choose a benefit amount up to 60% of your monthly income from \$300 to \$3,000 in increments of \$100. If you have a covered disability, this is the benefit amount paid to you on a monthly basis for the duration of up to 3 months. Short Term Disability claims can be filed with our Claims Care Team over the phone or via mail.

Benefit snapshot: Daniella's pregnancy

When Daniella and her husband found out they were expecting, they were thrilled to grow their family. What they were uncertain about was how to cover the time Daniella would need to take off work. Fortunately, Daniella had enrolled in Short Term Disability coverage. The benefit she received helped replace her lost income while recovering from the birth of her baby girl.

Daniella's monthly salary: \$4,000

Benefit amount Daniella elected during enrollment: \$2,200

Elimination period: 7 days

Daniella's Short Term Disability policy paid these benefits*:

Monthly benefit: \$2,200

Duration: 5 weeks

Total benefits paid: \$2,540

*This example is for illustrative purposes only. Your plan details may vary. See your enrollment guide for more information around the benefits covered under your group's plan.



What else do I need to know?

Do pre-existing conditions apply?

Pre-existing conditions are illnesses or injuries that you have received medical advice, treatment or took prescription drugs for within a set period preceding the date your coverage becomes effective. Your policy includes the following pre-existing condition limitations.

- Pre-existing conditions limitations: 12/12

Is there a waiting period before I become eligible to use my Short Term Disability benefits?

A waiting period is the time between when your policy begins and when you actually become eligible to be covered for pregnancy, and specific injuries and illnesses.

- There is no waiting period for all other covered injuries and illnesses.

Is there an elimination period before I can start receiving my Short Term Disability benefits?

The elimination period is the number of days you must wait before benefits begin.

- The waiting period for covered illnesses and pregnancies is 7 days.
- The waiting period for covered injuries is 7 days.

What benefits are included in my coverage?

Your Short Term Disability Income Insurance includes the below benefits. For additional details, see your certificate.

- **Recurrent Total Disability:** Provides payment if you become totally disabled by the same cause after at least 6 months.
- **Rehabilitation Benefit:** Provides payment for a rehabilitation program that is agreed upon by both you and your employer.
- **Waiver of Premium:** Your premium is waived after 90 continuous days of total disability.]
- **Living Organ Donor Benefit:** Provides a 10% benefit increase if the disability is caused by an organ donation.



How much does it cost?

See the rate chart below to calculate your coverage costs (monthly premium).

Elimination Period: 7 Days Accident, 7 Days Sickness					
Benefit Period Maximum: 3 Months					
Monthly benefit	18-49	50-59	60-64	65-69	70+
\$300	\$7.81	\$8.39	\$9.93	\$11.77	\$15.77
\$400	\$10.41	\$11.18	\$13.23	\$15.69	\$21.02
\$500	\$13.01	\$13.98	\$16.54	\$19.61	\$26.28
\$600	\$15.61	\$16.77	\$19.85	\$23.54	\$31.54
\$700	\$18.21	\$19.57	\$23.16	\$27.46	\$36.79
\$800	\$20.81	\$22.36	\$26.47	\$31.38	\$42.05
\$900	\$23.42	\$25.16	\$29.78	\$35.30	\$47.30
\$1,000	\$26.02	\$27.95	\$33.08	\$39.23	\$52.56
\$1,100	\$28.62	\$30.75	\$36.39	\$43.15	\$57.81
\$1,200	\$31.22	\$33.54	\$39.70	\$47.07	\$63.07
\$1,300	\$33.82	\$36.34	\$43.01	\$50.99	\$68.33
\$1,400	\$36.42	\$39.13	\$46.32	\$54.92	\$73.58
\$1,500	\$39.03	\$41.93	\$49.63	\$58.84	\$78.84
\$1,600	\$41.63	\$44.72	\$52.93	\$62.76	\$84.09
\$1,700	\$44.23	\$47.52	\$56.24	\$66.68	\$89.35
\$1,800	\$46.83	\$50.31	\$59.55	\$70.61	\$94.61
\$1,900	\$49.43	\$53.11	\$62.86	\$74.53	\$99.86
\$2,000	\$52.03	\$55.90	\$66.17	\$78.45	\$105.12
\$2,100	\$54.64	\$58.70	\$69.48	\$82.37	\$110.37
\$2,200	\$57.24	\$61.49	\$72.78	\$86.30	\$115.63
\$2,300	\$59.84	\$64.29	\$76.09	\$90.22	\$120.88
\$2,400	\$62.44	\$67.08	\$79.40	\$94.14	\$126.14
\$2,500	\$65.04	\$69.88	\$82.71	\$98.06	\$131.40
\$2,600	\$67.64	\$72.67	\$86.02	\$101.99	\$136.65
\$2,700	\$70.25	\$75.47	\$89.33	\$105.91	\$141.91
\$2,800	\$72.85	\$78.26	\$92.63	\$109.83	\$147.16
\$2,900	\$75.45	\$81.06	\$95.94	\$113.75	\$152.42
\$3,000	\$78.05	\$83.85	\$99.25	\$117.68	\$157.68



Exclusions & limitations

This is not a complete disclosure of plan qualifications and limitations. Benefits and riders may vary and may not be available in all states. In addition to any benefit-specific exclusion, benefits will not be paid for any loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following, unless coverage is specifically provided for by name in the insurance certificate.

1. War or act of war (whether declared or undeclared) while serving in the military or naval service of any country or any auxiliary unit;
2. Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane;
3. Mental or nervous disorders;
4. Chemical dependency;
5. Committing or attempting to commit a felony;
6. Participation in an illegal occupation or activity;
7. Travel in, or descent from, an aircraft, except when you are a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter flight operated by a scheduled airline) on a regularly scheduled passenger trip;
8. Active duty in the armed forces of any nation or international governmental authority or units auxiliary thereto or the National Guard or similar government organizations;
9. Mountaineering using ropes and/or other equipment, parachuting or hang gliding;
10. Cosmetic surgery; not including reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part and reconstructive surgery because of congenital disease or anomaly resulting in a functional defect;
11. Pregnancy that results in a normal delivery during the first 10 months following the effective date. A delivery due to a premature birth and which occurs prior to 10 months following the effective date will be covered if the pregnancy would otherwise have resulted in a viable birth with a scheduled delivery date after 10 months following the effective date. Loss due to complications of pregnancy is covered the same as an illness; or
12. Participating in any sport or sporting activity for wage, compensation or profit or racing any type of vehicle in an organized event.

We will not pay benefits during any period in which you are legally incarcerated in a penal or correctional institution.

We will not pay any benefits while you are residing or traveling outside of the United States, its territories or possessions, or Canada. An application for benefits may be made upon your return, provided you have received medical care for your condition following your return and you remain disabled.



Questions?

Contact your plan administrator with questions about the offered Short Term Disability coverage.

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract. Wellfleet Workplace benefits provide limited benefits and are not a substitute for mandated ACA healthcare coverage. This Coverage is only available in Georgia. Like most supplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium with proper notice, as noted in the policy. For complete details, see your certificate. Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC.

©2022 Wellfleet Group, LLC. All rights reserved.