

Wilson College - Full-time

Benefit Election Period: **04/24/2017 to 05/15/2017**

Summary of Short-Term Disability (STD) Benefits

Coverage Effective Date: **07/01/2017**

Your Group Short-Term Disability Benefits

Steady income for short times off work

Coverage Basics

Am I eligible for coverage? You qualify if you are an active full-time employee working **at least 30 hours a week**. If you are a new hire or have not been previously covered by your employer's plan, you may need to complete a probationary or waiting period of **180** days of employment.

When does coverage become effective?* Your Short-Term Disability coverage will begin on **07/01/2017**.
*You must be actively-at-work before your coverage will begin.

Do I have to provide proof of good health known as Evidence of Insurability (EOI) to enroll? **New Hire/Newly Eligible: EOI is not required** to enroll during your **31-day** period of initial eligibility. If you choose not to enroll, you will be considered a "**late applicant**."
Annual Enrollment: EOI is required to enroll if you are a **late applicant** (did not enroll during your initial eligibility period.) You will be required to submit an EOI Form (medical questionnaire) and be approved by Aetna.

When will coverage that requires proof of good health (EOI) begin?* Coverage will begin after Aetna approves your EOI.
*You must be actively-at-work for coverage to begin.

How much Voluntary Short-Term Disability can I buy through my employer? You can buy a plan that pays a weekly benefit based on a percentage of your Pre-Disability Earnings* for a covered disability. You must submit a claim and be approved by Aetna to receive benefits:

*Generally, Pre-Disability Earnings include your total income before taxes and any deductions for pre-tax contributions. Please consult your Policy Documents available through your employer for additional information, including definition of Pre-Disability Earnings.

Voluntary Short-Term Disability	Percentage of weekly income replacement:	Maximum weekly benefit:	Benefits begin after a covered injury or illness	Benefits end at recovery or: (whichever comes first)
Employee-paid Plan	60%	\$2,000	Injury: 30 days Illness: 30 days	13 weeks

Are all types of illnesses and injuries covered? Generally, Short-Term Disability (STD) does not replace Workers' Compensation. STD does not pay benefits for illnesses or injuries related to your occupation or workplace. Normal pregnancy is covered, with any pregnancy-related complications treated same as illness.

When am I considered to be disabled? You will be considered disabled from the date you last worked if:

- After a significant mental or physical change resulting from an illness or injury, you can't perform the material duties of your own occupation.
- Your earnings are **80%**, or less, of your adjusted Pre-Disability earnings.

If your occupation requires a professional license or certification, you will not be considered disabled solely because you lose your license or certification.

Disability insurance plans/policies are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

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Your Summary of Short-Term Disability (STD) Benefits

Plan Provisions

Are there any offsets that may reduce Short-Term Disability?

Offsets

Your benefits may be reduced if you are receiving income from other sources. See your plan documents for a complete listing. Examples include:

Employer sources:

- Any disability or retirement benefit received under a retirement plan
- Disability benefits received from any statutory disability plan
- Payments received from accumulated sick time or salary continuation program related to your current employer

Government sources:

- Temporary disability benefits received under any state or federal workers' compensation law
 - Any benefit from Social Security or similar plan or act
 - Any governmental retirement system earned as a result of working for your current employer
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Are there any exclusions that apply to Short-Term Disability?

Exclusions

You will not receive benefits under certain circumstances. Examples include:

- Your disability results from an intentional self-inflicted injury; or you became injured while committing a criminal act or while driving under the influence of alcohol/drugs.
 - You are not under the regular care of a doctor when requesting disability benefits.
 - Your disability is covered under a worker's compensation plan and/or is due to a job-related illness or injury.
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Pre-existing Conditions

Pre-existing Conditions may affect the benefits paid by your Short-Term Disability policy:

- A pre-existing condition is an illness, injury or pregnancy-related condition for which you were diagnosed, received medical treatment, or prescribed medications during the **3** month period before your coverage effective date.
- No benefit will be paid for a disability that occurs during the first **12** months after your coverage effective date that is caused by, or related to, a pre-existing condition.
- Benefits will be paid for covered disabilities not related to a pre-existing condition.

Please refer to your policy documents for a complete list of income sources that will reduce your benefits, as well as a complete list of exclusions and limitations.

Is there anything else I should know about my plan?

Recurring disabilities:

If you return to work and become disabled again from the same illness or injury, it may be considered the same disability. If it is, you will only have to satisfy one elimination period and may be eligible to begin receiving benefits immediately if the disability recurs within **30** consecutive days of your return to work.



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Your Summary of Short-Term Disability (STD) Benefits

Partial disabilities

Partial disability benefits allow you to work, earn income and continue receiving benefits so you can receive up to **100%** of your income during your disability. You are considered partially disabled if, due to an injury or illness:

- You are performing some of the material duties of your own occupation
- And you are earning **80%** or less than your Pre-Disability Earnings

Rehabilitation

Our goal is to help you return to gainful employment. Consultants will review each claim to determine if rehabilitation services would be appropriate and effective. We will contact you if we feel you would benefit from these services.

How do I file a Short-Term Disability claim?

To file a Short-Term Disability claim

Customer Service

Toll-free Number: **866-326-1379**

Hours: **8 a.m. to 8 p.m., EST Monday through Friday**

Claim Filing Website: **www.aetnadisability.com**

Note: Short-Term Disability benefits may be reduced by the amount you receive from the Puerto Rico, Rhode Island, Hawaii, California, New Jersey or New York statutory plans, if applicable.

How much does Voluntary Short-Term Disability cost?

Monthly Rates per \$10 of Weekly Benefit: Rates will increase as you move from one age band to another.

Age Bands	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate	\$0.495	\$0.495	\$0.489	\$0.506	\$0.466	\$0.410	\$0.456	\$0.522	\$0.505	\$0.537	\$0.537	\$0.623



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Your Summary of Short-Term Disability (STD) Benefits

Premium calculation

Calculation:	
Step 1:	Annual Salary_____ / 52 = _____ Weekly Salary
Step 2:	Weekly Salary_____ x _____ % Percentage of Benefit = _____ Weekly Benefit*
Step 3:	Weekly Benefit_____ / 10 = _____ # Units
Step 4:	# Units_____ x _____ Rate = \$_____ Premium Per Month
Step 5:	Monthly Premium_____ x 12 = _____ Annual Premium / _____ # Pay Periods = \$_____ Payroll Deduction

**Subject to \$692.000 maximum weekly benefit.*

Example: 42 year old, \$60,000 annual salary	
Step 1:	\$60,000.000 / 52 = \$1,153.846 Weekly Salary
Step 2:	\$1,153.846 x .60 = \$692.308 Weekly Benefit
Step 3:	\$692.308 / 10 (Units) = 69.231 Units
Step 4:	69.231 x 0.410 (Rate) = \$28.38 Premium Per Month

This material is for information only. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies may not be available in all states, and rates and benefits may vary by location. Policies are subject to United States economic and trade sanctions. Policy form numbers issued in Idaho and Oklahoma include: **GR-9/GR-9N and/or GR-29/GR-29N.**

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1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

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TTY: 711

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