



Humana Short Term Disability Plan

What is Disability Insurance?

An easy explanation is; Disability Insurance is protection for your paycheck. Imagine if you were suddenly disabled, unable to work, due to an accident or illness. How would you pay your bills? How would you maintain you and your family's lifestyle? Disability Insurance replaces your paycheck when you are unable to work.

How much Disability Insurance do I need?

Everyone's personal situation is different, but, a good way to calculate how much you will need in the event your paycheck stops, is to look at what your financial needs and obligations are. For example, how much is your mortgage/rent, car payment, credit card payments, utilities, food, other insurance, etc. You may apply for coverage up to 60% of your current income. And, your Disability Income checks are tax free! So, applying for 60% of your current income, with the favorable tax treatment afforded disability income payments, will guarantee you a level of benefit very similar to your current income.

How do I calculate the cost of Disability Insurance?

There are two options, a 14/14 and a 30/30 Elimination Period. (The Elimination Period is the time between the accident/illness that caused the disability, and the time that the policy begins paying benefits.) When choosing an Elimination Period, consider how much sick leave/vacation time you have and are willing to use.

What is the benefit period?

The duration of benefits will be for 6 months with the 14/14 elimination period and 3 months with the 7/7 elimination period.

When to enroll?

During your initial enrollment period you can enroll with Guarantee Issue (no medical underwriting) up to a \$3,000 monthly benefit amount. If your salary justifies you to elect \$3,500 to \$5,000 you will be subject to Simplified Issue (underwriting for final approval).

Example:

A 37 year old non-smoker earning \$45,000 (\$3,750 per month) is looking to purchase Short Term Disability insurance to protect their earnings. The maximum monthly disability benefit they can purchase is \$2,000 (60% of their monthly salary).

If the above employee elects the **14 day** elimination period for both accident and sickness with a 6 month benefit and elects the **\$2,000** benefit the premium would be:

\$80.05 / month

If the above employee elects the **7 day** elimination period for both accident and sickness with a 3 month benefit and elects a **\$2,000** benefit the premium would be:

\$86.25 / month

Disability Income Plus provides a monthly disability income benefit as a result of a non-occupational "off-the-job" accident or sickness. If you're totally disabled by an accident or illness, Disability Income Plus can be there to help, helping pay the bills that won't go away just because you can't work: housing costs, food, car payments, and additional medical costs. You can focus on a full recovery and successful return to the workplace.

Coverage type	Disability Income Plus is a group disability income insurance policy that provides a monthly disability income benefit due to an off-the-job accident or injury.
Benefit amount	Minimum benefit of \$300 and maximum benefit of \$3,500 per month, not to exceed 60% of base monthly income.
Plan design	Accident & Sickness: Provides coverage for disabilities caused by either an accidental injury or sickness.
Benefit period	Three months
Elimination period	Provides off-the-job coverage for injuries after 7 days and off-the-job sicknesses after 7 days of total disability. The number of continuous days, beginning with the first day of a total disability, before any monthly benefit amount is payable. Separate elimination periods apply to injury and illness.
Definition of disability	<p>Total disability: for the first 24 months of a disability that the employee/member is unable to perform the substantial and material duties of his or her regular occupation, not working in any other occupation, and under the care of a physician for the disability.</p> <p>After 24 months of total disability, totally disabled means that the employee/member is unable to perform the duties of any occupation, and under the care of a physician for the disability.</p> <p>Partial disability: because of a covered sickness or injury, the employee/member is working more than 20% but not more than 80% of the normal pre-disability schedule, and under the regular care of a physician.</p> <p>The normal pre-disability schedule is as defined by the employee/member's employer but does not include overtime.</p>

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Workplace Voluntary Benefit products at [Disclosure.Humana.com](https://www.humana.com/disclosure). Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made. THIS POLICY PROVIDES LIMITED BENEFITS.

Policy: 8014

Underwritten by Kanawha Insurance Company, a Humana company.



Definition of disability

Recurrent disability: total and/or partial disability that is due to the same or related causes as a prior period of disability, follows a prior period for which a monthly benefit was paid, and occurs within 180 days after the end of a prior period for which a monthly benefit was paid.

Additional included benefits

Partial disability: Pays 50 percent of the total benefit when employee cannot perform 20 percent to 80 percent of his or her normal work schedule for up to six consecutive months.

Recurrent disability: If employee becomes disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.

Waiver of premium: Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.

Portability: Before age 70, employees can take their coverage with them at the same rate if they leave their jobs. Coverage can continue as long as premiums are paid, the group master policy remains in force, and the employee is less than 70.

Pre-existing provision

12/12

Pregnancy

Treated as any other illness.

Product restrictions

Employers with employees working in HI, NJ, & RI refer to Risk Management. Not available for sale with Accident if the Accident Total Disability Benefits Rider is included.
Riders not available for sale with Health Care Plus.

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Short Term Disability 7/7 Rates



Disability Income Plus rates

Standard Industry Classification Code: Standard

Non-tobacco coverage, monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount						
	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
18-35	\$21.35	\$40.45	\$59.55	\$78.65	\$97.75	\$116.85	\$135.94
36-45	\$23.25	\$44.25	\$65.25	\$86.25	\$107.25	\$128.24	\$149.24
46-55	\$24.50	\$46.75	\$69.00	\$91.25	\$113.50	\$135.74	\$157.99
56-65	\$25.55	\$48.85	\$72.15	\$95.45	\$118.75	\$142.04	\$165.34
66+	\$31.95	\$61.65	\$91.35	\$121.05	\$150.74	\$180.44	\$210.14

Tobacco coverage, monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount						
	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
18-35	\$26.15	\$50.05	\$73.95	\$97.85	\$121.75	\$145.64	\$169.54
36-45	\$28.45	\$54.65	\$80.85	\$107.05	\$133.24	\$159.44	\$185.64
46-55	\$30.05	\$57.85	\$85.65	\$113.45	\$141.24	\$169.04	\$196.84
56-65	\$31.35	\$60.45	\$89.55	\$118.65	\$147.74	\$176.84	\$205.94
66+	\$39.40	\$76.55	\$113.70	\$150.84	\$187.99	\$225.14	\$262.29

The proposed rates are for an effective date no later than June 1, 2016.



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Coverage type	Disability Income Plus is a group disability income insurance policy that provides a monthly disability income benefit due to an off-the-job accident or injury.
Benefit amount	Minimum benefit of \$300 and maximum benefit of \$3,500 per month, not to exceed 60% of base monthly income.
Plan design	Accident & Sickness: Provides coverage for disabilities caused by either an accidental injury or sickness.
Benefit period	Six months
Elimination period	Provides off-the-job coverage for injuries after 14 days and off-the-job sicknesses after 14 days of total disability. The number of continuous days, beginning with the first day of a total disability, before any monthly benefit amount is payable. Separate elimination periods apply to injury and illness.
Definition of disability	<p>Total disability: for the first 24 months of a disability that the employee/member is unable to perform the substantial and material duties of his or her regular occupation, not working in any other occupation, and under the care of a physician for the disability.</p> <p>After 24 months of total disability, totally disabled means that the employee/member is unable to perform the duties of any occupation, and under the care of a physician for the disability.</p> <p>Partial disability: because of a covered sickness or injury, the employee/member is working more than 20% but not more than 80% of the normal pre-disability schedule, and under the regular care of a physician.</p> <p>The normal pre-disability schedule is as defined by the employee/member's employer but does not include overtime.</p>

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Additional included benefits	<p>Partial disability: Pays 50 percent of the total benefit when employee cannot perform 20 percent to 80 percent of his or her normal work schedule for up to six consecutive months.</p> <p>Recurrent disability: If employee becomes disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.</p> <p>Waiver of premium: Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.</p> <p><input type="checkbox"/> Portability: Before age 70, employees can take their coverage with them at the same rate if they leave their jobs. Coverage can continue as long as premiums are paid, the group master policy remains in force, and the employee is less than 70.</p>
Pre-existing provision	12/12
Pregnancy	Treated as any other illness.
Product restrictions	Employers with employees working in HI, NJ, & RI refer to Risk Management. Not available for sale with Accident if the Accident Total Disability Benefits Rider is included. Riders not available for sale with Health Care Plus.

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Short Term Disability 14/14 Rates



Disability Income Plus rates

Standard Industry Classification Code: Standard

Non-tobacco coverage, monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount						
	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
18-35	\$20.20	\$38.15	\$56.10	\$74.05	\$92.00	\$109.95	\$127.89
36-45	\$21.70	\$41.15	\$60.60	\$80.05	\$99.50	\$118.95	\$138.39
46-55	\$24.40	\$46.55	\$68.70	\$90.85	\$113.00	\$135.14	\$157.29
56-65	\$26.60	\$50.95	\$75.30	\$99.65	\$124.00	\$148.34	\$172.69
66+	\$34.30	\$66.35	\$98.40	\$130.44	\$162.49	\$194.54	\$226.59

Tobacco coverage, monthly payroll deductions based on monthly premium calculation including Portability.

Age	Benefit Amount						
	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
18-35	\$24.70	\$47.15	\$69.60	\$92.05	\$114.50	\$136.94	\$159.39
36-45	\$26.50	\$50.75	\$75.00	\$99.25	\$123.50	\$147.74	\$171.99
46-55	\$29.95	\$57.65	\$85.35	\$113.05	\$140.74	\$168.44	\$196.14
56-65	\$32.70	\$63.15	\$93.60	\$124.05	\$154.49	\$184.94	\$215.39
66+	\$42.30	\$82.35	\$122.40	\$162.44	\$202.49	\$242.54	\$282.59

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