



ASSURANT
Health

VoluntaryMart®
Added Protection—Superior SolutionsSM



Short Term Disability Insurance

VoluntaryMart®

Short Term Disability Insurance

Have you thought about how you would meet your day-to-day living expenses if you could not work for a few weeks – or even months – due to a disability?

Being able to work and earn a paycheck is crucial for your family. But what if something happened to interfere with your ability to provide for them — even for a short time? The chances of becoming disabled are greater than most people realize.

Americans suffer disabling injuries every day. For example:

- Disabling motor vehicle injuries occur every 13 seconds.
- Disabling injuries at home occur every 4 seconds.
- In total, over 23 million disabling injuries occur per year, which works out to be one per second of every day.

Source: National Safety Council, Frequency of Disabling Injuries, 2004

Accidents are only part of the picture. Any number of conditions, such as cardiovascular disease, blood disorders and a host of other illnesses, could temporarily disrupt your ability to earn a living.

VoluntaryMart® Short Term Disability Insurance can be your financial safety net

VoluntaryMart Short Term Disability Insurance is designed to provide needed income in the event of an off-the-job, disabling injury or illness.

- Offers a choice of monthly benefit amounts from \$400 to \$5,000 in increments of \$100
- Pays benefits for up to 3, 6, 12, 18 or 24 months
- Pays benefits directly to you
- Allows you to select the level of coverage that best meets your needs and budget, so you can rest easy knowing you'll have continue income if you become disabled.

Cash paid regardless of other insurance you may have

With VoluntaryMart Short Term Disability Insurance, you decide what to do with the money. Use it to replace lost income, pay medical bills, cover transportation costs, pay for services you can't perform, or for any other needs.



Effective and Affordable

VoluntaryMart Short Term Disability Insurance is:

Economical – Rates are affordable and designed to stay that way.

Fast – In most cases, a check is mailed to you within 48 hours of receipt of proof of a valid claim.

Benefits

Total Disability – Working Full Time

If you are working full time and suffer a total disability that results in at least a 50% reduction of your base pay earnings, this policy pays you a benefit equal to one thirtieth ($\frac{1}{30}$) of the monthly benefit amount for each day you remain totally disabled if:

- Your total disability is the result of a covered sickness or off-the-job injury.
- The disability is certified by a physician as beginning within 90 days of your last treatment for this sickness or accident.

Benefits are payable up to a benefit period of 3, 6, 12, 18 or 24 months and are subject to an elimination period (consecutive days at the beginning of a period of disability during which no benefits are paid) of 7, 14, 30, 60, 90 or 180 days. A 0-day elimination period is available for accidents. (**Note:** *Certain benefit periods and elimination periods are only available to groups with 5 or more eligible employees.*)

Partial Disability

If you are working full time and suffer a partial disability due to a covered sickness or off-the-job injury that results in a less than 50% reduction of your base pay earnings, this policy pays a benefit proportional to the Working Full Time Benefit. The benefit amount is based on a calculation of your lost pay and your base pay earnings at the time of becoming partially disabled.

Guaranteed Renewable – Coverage is guaranteed renewable for life. It cannot be cancelled because of the number of claims you file or the amount of benefits you receive.

Portable – Once you're approved and your policy is in force, it's yours to continue even if you leave your job for any reason.

Total Disability – Not Working Full Time

If you are not working full time, this policy pays you a benefit equal to one thirtieth ($\frac{1}{30}$) of the monthly benefit amount for each day you remain totally disabled if:

- You are unable to perform two Activities of Daily Living (ADLs) as a result of a covered sickness or off-the-job injury, as certified by a physician, within 90 days of your last treatment.
- You require Direct Personal Assistance to perform the ADLs.

Waiver of Premium

Monthly premiums will be waived if you are working full time, become totally disabled for a period of 90 consecutive days and are completely unable to do all of the usual and customary duties of your occupation. If you are not employed and are completely unable to perform two or more ADLs without Direct Personal Assistance of another person for a period of 90 consecutive days, monthly premiums will be waived.

An employer's statement (if applicable) and a physician's statement of your inability to perform the duties or activities are required.

Definitions

Elimination Period

The **elimination period** is the number of consecutive days at the beginning of your period of total disability for which no benefits are payable. Each new benefit period is subject to a new elimination period. Only

the elimination period in effect at the time the loss commences applies.

Elimination Period Options*

Accident: 0, 7, 14, 30, 60, 90 or 180 days

Sickness: 7, 14, 30, 60, 90 or 180 days

Benefit Period

The **benefit period** is the maximum number of days after the elimination period for which you can be paid benefits for any one period of disability. Each new benefit period is subject to a new elimination period. A month is defined as 30 days for which benefits are paid. Only the benefit period in effect at the time the loss commences applies.

Full-Time Job

A **full-time job** is one that you are scheduled to work 30 or more hours per week and 35 or more weeks per year.

Base Pay Earnings

Your **base pay earnings** are your gross salary or wages for your full-time job. This does not include overtime, bonuses or other incentives. If you are self-employed, it means your gross income minus the allowable business deductions from the business.

Activities of Daily Living (ADLs)

ADLs are used to measure your level of personal functioning capacity. Normally, these activities are performed without assistance, allowing you personal independence in everyday living.

The Activities of Daily Living are:

- **Maintaining Continence** – Controlling urination and bowel movements, including ability to use ostomy supplies or other devices such as catheters.
- **Transferring** – Moving between a bed and a chair or a bed and a wheelchair.
- **Dressing** – Putting on and taking off all necessary items of clothing.
- **Toileting** – Getting to and from a toilet, getting on and off a toilet and performing associated personal hygiene.
- **Eating** – Performing all major tasks of getting food into your body.

**Availability may vary by state and number of eligible employees.*

Direct Personal Assistance

Direct Personal Assistance is direct physical assistance from another party that is required to help you perform an ADL each and every time you perform that activity, because of your inability to perform the entire activity alone, even with the supports and mechanical aids that are normally available to you.

Totally Disabled (or Total Disability)

Total disability is a continuing inability to perform the material and substantial duties of your full-time job which results in a reduction of your income to less than 50% of your base pay earnings. You must also be under the care and attendance of a physician for your condition. If you are unable to perform the material and substantial duties of your full-time job but are able to work at any job, you will continue to be considered totally disabled as long as your earnings are less than 50% of your base pay earnings at the time you became totally disabled. If you return to work at any job and are earning 50% or more of your pre-disability base pay earnings, you are no longer considered totally disabled.

Partially Disabled (or Partial Disability)

Partial disability is a continuing inability to perform the material and substantial duties of your full-time job which results in a less than 50% reduction of your base pay earnings at the time you became partially disabled. You must also be under the care and attendance of a physician for your condition. If you are unable to perform the material and substantial duties of your full-time job but are able to work at any job, you will continue to be considered partially disabled as long as your base pay earnings are more than 50%, but less than 100% of your base pay earnings at the time you became totally disabled. If you return to work at any job and are earning 100% or more of your base pay earnings at the time you became partially disabled, you are no longer considered partially disabled.

Expand Your Coverage with These Optional Riders

On-the-Job Accident Disability Rider – pays a benefit if the policyowner is disabled due to an on-the-job accident.

Spouse Off-the-Job Accident Disability Rider – pays a benefit if the policyowner's spouse is disabled due to an off-the-job accident.

Riders are available at an additional cost.

Exclusions and Limitations

- This policy does not pay benefits for partial or total disability due to any pre-existing condition until you have been continuously insured under the policy for 12 months. A sickness or injury and related complications shall be a pre-existing condition if during the 12-month period immediately prior to the effective date:
 - you received medical treatment, diagnosis, consultation, or took prescription drugs for the condition; or
 - the sickness or injury produced signs or symptoms which were significant enough to establish manifestation or onset by one of the following tests:
 - the signs or symptoms would have allowed one learned in medicine to make a diagnosis of the disorder; or
 - the signs or symptoms should have caused an ordinarily prudent person to seek diagnosis or treatment.

After this 12-month period, benefits will be paid for a pre-existing condition on the same basis as any other condition, unless the condition has been specifically excluded from coverage.
- If you have a sickness which is first manifested or treated within the first 30 days after the effective date, any resulting disability or partial disability will not be covered unless it begins more than 12 months after the effective date.
- This policy does not pay benefits for partial or total disability that is caused or occurs as a result of your:
 - participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician and taken according to the physician's instructions) or alcohol (as determined under the motor vehicle laws of the jurisdiction in which the accident occurs).
 - being addicted to alcohol or drugs, unless administered by a physician and taken according to the physician's instructions.
 - mountaineering using ropes and/or other equipment parachuting or hang gliding.
 - participating or attempting to participate in an illegal activity that is defined as a felony, whether charged or not (felony as defined by the law of the jurisdiction in which the activity takes place), or being incarcerated in any penal institution.
 - intentionally self-inflicted bodily injury or attempting suicide, while sane or insane.
 - having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment, except as the result of an accident.
 - being exposed to war or an act of war whether declared or undeclared.
 - actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve.
 - participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft.
 - participating in any sport or sporting activity for wage, compensation or profit, including officiating, coaching or racing any type of vehicle in an organized event.
 - becoming partially or totally disabled due to any of the following: bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, depression, stress, or post-partum depression. This policy does pay for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia, first manifested more than 30 days after the effective date.
 - donating an organ within the first 12 months of the effective date.
- This policy does not pay benefits for partial or total disability that is:
 - being treated outside the territorial limits of the United States and Canada.
 - caused by, or occurs as a result of, your intentional act.
- Pregnancy and childbirth are covered the same as sickness when a partial or total disability for pregnancy or childbirth first begins 10 or more months after the effective date. The maximum benefit period allowed for childbirth is six weeks for Non-Cesarean delivery and eight weeks for Cesarean delivery, less the elimination period, unless you furnish proof that you remain partially or totally disabled beyond these time frames.
- We reserves the right to meet with you while a claim is pending or to use an independent consultant and physician's statement to determine whether you are partially or totally disabled, or whether you are unable to perform two or more Activities of Daily Living and require Direct Personal Assistance.
- You must be under the care and attendance of a physician for benefits to be payable. Benefits cease on the day of your death. If you have other disability coverage in force with us or one of our affiliate companies, only the coverage providing the largest disability benefit is payable. Benefits are paid for only one disability at a time, even if the disability is caused by more than one sickness, more than one injury or a sickness and an injury.

VoluntaryMart®

Short Term Disability Insurance



ASSURANT
Health

Assurant Health
501 West Michigan
Milwaukee, WI 53203

Convenient and Affordable

VoluntaryMart Short Term Disability Insurance is a convenient and affordable way to supplement your health care coverage.

Pays Benefits When You Need Them Most

VoluntaryMart Short Term Disability Insurance provides peace of mind by offering practical, personal and convenient coverage that pays benefits when you or a family member need them most.

Security and Confidence

When you select VoluntaryMart Short Term Disability Insurance from Assurant Health, you enjoy the security and confidence that comes from doing business with an industry leader that traces its roots back more than 100 years.

You can rely on Assurant Health – now and in the future.

For more information or to apply, contact your authorized VoluntaryMart® agent today.

About Assurant Health

Assurant Health has been in business since 1892. Assurant Health's underwriting companies provide health insurance coverage for more than one million people nationwide. The companies' primary products include individual medical, small group, short-term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. Assurant Health is the brand name for products underwritten and issued by one or more of Assurant Health's underwriting companies – Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. The Assurant Health Web site is www.assuranthealth.com.

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has over \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is www.assurant.com.

This brochure provides summary information. Please refer to the insurance policy for the actual terms and conditions. In the event that there are discrepancies with the information in this brochure, the terms and conditions of coverage documents will govern.

Product forms 034 and 064; Riders B206, B207, B236 and B237.

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