

PREMIER CHOICESM SHORT-TERM DISABILITY

insurance for employer groups
with 2+ lives or 10+ voluntary lives

Underwritten by Security Life Insurance Company of America, 10901 Red Circle Drive, Minnetonka, Minnesota, 55343

- Lump sum maternity benefit payment
- Reasonable accommodation expense benefit
- Direct deposit of benefit funds
- W-2 preparation

Premier Choice group products were designed for employers seeking maximum product flexibility. The flexible benefit choices can be designed around the employees' needs and budgeting constraints. Based on benefit choices selected, the price of the plan will vary.

Benefits Available	Benefit Choices
Weekly Benefit	<ul style="list-style-type: none">• For 2-9 life groups, 50%, 60% or 66 2/3% of weekly earnings up to \$750 maximum or a flat \$100-\$300 per week in \$50 increments• For 10+ life groups, 50%, 60% or 66 2/3% up to \$2,000 maximum or flat \$100-\$300 per week in \$50 increments• For voluntary groups, 60% or 66 2/3% of weekly earnings up to \$750 weekly or flat benefits in \$50 increments
Elimination Period	<ul style="list-style-type: none">• Choose from:<ul style="list-style-type: none">– 1st day accident/8th day illness– 8th day accident/8th day illness– 15th day accident/15th day illness– 31st day accident/31st day illness
Benefit Duration	<ul style="list-style-type: none">• 13 or 26 weeks• Custom duration periods may be available for 10+ life and voluntary groups
Additional Benefits Included	<ul style="list-style-type: none">• 2 year rate guarantee• Frequency of benefit payment options• Reasonable accommodation expense benefit• Residual disability benefit (Zero Day Residual) (included with 10+ life and voluntary groups)• Limited benefit offset in the event of partial disability (included with 10+ life and voluntary groups)• Partial disability benefit (included with 10+ life and voluntary groups)• Waiver of premium (included with voluntary groups)
Optional Benefits	<ul style="list-style-type: none">• 3 year rate guarantee (available for 2-9 life and 10+ life groups)• 1st day hospital benefit (available for 10+ life groups)• Work incentive benefit (available for 10+ life and voluntary groups)• Recovery expense benefit (available for 10+ life and voluntary groups)• Minimum indemnity for accidental dismemberment and loss of sight benefit (available for 10+ life and voluntary groups)• Survivor benefit (available for 10+ life and voluntary groups)

UNDERWRITING GUIDELINES

This short-term disability plan covers only non-occupational injuries and illnesses.

MINIMUM GROUP SIZE

You can offer this plan if you employ 2 or more full time employees.

ELIGIBILITY

Full time employees working 30 or more hours per week. 2-9 lives a minimum 30 day waiting period. Employees must enroll within 31 days of becoming eligible or wait for the next open enrollment period and will be subject to evidence of insurability. Must offer open enrollment annually.

EMPLOYER RESTRICTIONS

This plan is only available to employers that have been in business more than one year.

For groups with 2-9 lives, most Firms will qualify for this plan; however, coverage is not available to:

- Groups funded by the government or any government agency
- Groups that are home based
- Groups that are seasonal in nature
- Groups with more than 90% family content
- Groups with an eligible employee age 70+

For voluntary and groups with 10+ lives, most Firms will qualify for this plan.

Employees age 70+ are not eligible to enroll for voluntary STD.

This list of ineligible Firms is representative only and not all-inclusive.

MINIMUM PARTICIPATION REQUIREMENTS, 2-9 LIVES

100% if you pay the full cost of the benefits, with a minimum of 2 enrolled. 100% if your employees contribute toward the cost, when there are less than 5 employees, with a minimum of 2 enrolled. 75% if your employees contribute toward the cost, when there are 5 or more lives, with a minimum of 4 enrolled.

MINIMUM PARTICIPATION REQUIREMENTS, 10+ LIVES

100% of your employees must participate if you pay the full cost of this coverage.

At least 75% of your employees (or 10 employees, whichever is greater) must participate if your employees contribute toward the cost.

MINIMUM PARTICIPATION REQUIREMENTS, VOLUNTARY GROUPS

At least 30% of your employees (or 10 employees, whichever is greater) must participate. This requirement must be maintained at renewal.

PRE-EXISTING CONDITION LIMITATION, 2-9 LIVES AND VOLUNTARY GROUPS

There will be an assigned waiting period for disabilities resulting from pre-existing conditions for which you employee received treatment within a specified period immediately prior to the effective date of this coverage. The length of the waiting period will be determined by state requirements.

LATE ENTRANT PROVISION, 2-9 AND 10+ LIVES

A late entrant is an employee who contributes toward the cost of this plan and did not enroll within 31 days of their initial eligibility date. All late entrants will be required to submit evidence of insurability. Coverage can be denied based on the information provided. Coverage will become effective on the date underwriting approves the application.

PLAN RESTRICTIONS, 2-9 LIVES

The definition of earnings excludes commissions, bonuses, overtime or other extra compensation. Coverage is not available for retirees.

LIMITATIONS AND EXCLUSIONS

The policy will not cover any period of disability caused by, attributed to, or resulting from:

1. elective procedure or surgery;
2. engaging in any illegal or fraudulent occupation, work, or employment;
3. traveling or flying on any aircraft operated by or under the authority of military or any aircraft being used for experimental purposes;
4. participation in a war, or an act of war, declared or undeclared;
5. active military duty;
6. active participation in a riot, rebellion or insurrection;
7. attempting to commit, or committing, or participating in, an assault or felony;
8. commission of a crime for which you have been convicted;
9. intentionally self-inflicted injury or illness, while sane or insane;
10. attempted suicide, while sane or insane;
11. being legally intoxicated;
12. being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a physician;
13. occupational illness or injury, which is an illness or injury caused by or aggravated by any employment for pay or profit.

We will not pay any benefits for any period that you are confined to any facility because you were convicted of a crime or other illegal act.

TOTAL DISABILITY

We will consider your employee totally disabled if he or she is unable to perform the material duties of his or her own regular occupation and is not being paid for performing any work or service.

RESIDUAL DISABILITY BENEFIT (ZERO DAY RESIDUAL), 10+ LIVES AND VOLUNTARY GROUPS

Your employee can satisfy the elimination period with days of total and/or partial disability.

PARTIAL DISABILITY BENEFIT, 10+ LIVES AND VOLUNTARY GROUPS

Your employee is eligible for partial benefits if he or she is earning less than 80% of his or her pre-disability earnings. Limited Benefit Offset in the Event of Partial Disability: In the event of a partial disability, and to encourage your employee to return to work as soon as possible, we will only reduce disability benefits by 50% of his or her earnings.

PREGNANCY AND LUMP SUM MATERNITY BENEFITS

Post partum benefits are paid in one lump sum upon confirmation of the delivery date. Pregnancy is treated the same as any other sickness.

REASONABLE ACCOMMODATION EXPENSE BENEFIT

We will reimburse a portion of your expense when a workplace adjustment or enhancement is needed to enable your employee to return to work.



SECURITYLIFE
INSURANCE COMPANY OF AMERICA

This is only a summary of benefits and is subject to individual state regulations. This product may not be available in all states. Premium rates may change upon renewal. This policy is renewable at the option of the Company. For complete information, please see the Certificate of Insurance.

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