

## Group Benefit Program Summary for Small Business Association of Michigan – #SBAM001 Group Short-Term Disability Insurance (STD)

Without a steady income, most people would not be able to make payments on their homes or keep their family financially stable. STD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Group STD is a guaranteed issue coverage, which requires no health questionnaires to complete.

<b>Eligibility</b>	All Eligible Employees
<b>Group STD Benefit Percentage</b>	66.67% of basic weekly earnings
<b>Maximum Weekly Benefit</b>	\$1,000
<b>Benefits Are Payable On</b>	1st day for Injury 8th day for Sickness
<b>Maximum Benefit Period</b>	26 Weeks
<b>Total Disability</b>	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than 20% of the employee's pre- disability weekly earnings.
<b>Partial Disability</b>	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to Injury or Sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least 20%, but less than 80% of the employee's pre-disability weekly earnings.
<b>Pre-Existing Condition Limitation</b>	3/12 - A Pre-Existing Condition is a Sickness or Injury for which you have received treatment within 3 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered.
<b>Additional Features</b>	Survivor Benefit, Work Incentive Benefit, Worksite Modification Benefit, FMLA Coverage Extension, Recurrent Disability

Information provided in this piece is for plans with an effective date 10/01/2016 or later.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Dearborn Life Insurance Company's group insurance products are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

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