Group Short-term Disability

Plan highlights for Small Business Association of Michigan

Short-term disability insurance helps protect your income when life throws you a curveball — like illness, injury or recovery from childbirth. If you're temporarily unable to work, this coverage kicks in to replace a portion of your paycheck so you can focus on getting better rather than on your bills. It's peace of mind, when you need it most.

Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Class description	All Eligible Full-Time Employees

Benefits

Benefit amount	66 2/3% of basic weekly earnings
Weekly maximum benefit	$1,000
Weekly minimum benefit	$25
Elimination period	Injury - Greater of Sick Leave & Salary Continuation or 0 Days Illness - Greater of Sick Leave & Salary Continuation or 7 Days
Maximum benefit period	26 weeks
Cost	There is no cost to you
Pre-existing condition limitation	3/12
Maternity coverage	Included
Total disability	Included
Partial disability	Included
Residual disability	Included
Portability	Not Included

Frequently asked questions

What's short-term disability?
This is an insurance policy that provides financial assistance to employees who are temporarily unable to work due to illness, injury, or pregnancy.

What's an elimination period?
This is the waiting period that must pass after a disability occurs before you can start receiving benefits from your disability insurance policy.

What's a pre-existing condition limitation?
A pre-existing limitation in disability insurance refers to a condition you had before your coverage began, which the insurer may exclude or limit benefits for, especially if it was treated or symptomatic during a defined "look-back" period before the policy started. This limitation typically lasts for a specific time, during which claims for that condition are not covered. If your disability is substantially related to this prior condition, your claim for benefits can be denied.

What are the definitions of disability specific to this policy?

- **Total disability: "**Totally disabled" means that you can't perform the material and substantial duties of your regular occupation because of an injury or sickness, you're not working in any occupation and are under the regular attendance of a physician for that injury or sickness.
- **Partial disability:** A partial disability benefit may be paid, if because of an injury or sickness of an employee, while unable to perform every material and substantial duty of your regular occupation on a full-time basis, is performing at least one of the materials and substantial duties of your regular occupation, or another occupation on a full- or part-time basis, and is earning less than 80% of his or her pre-disability earnings due to the same injury or sickness.
- **Residual disability:** This benefit allows the elimination period to be met using total disability, partial disability or a combination of both.

All information is provided as a benefit outline. This document is not part of the insurance policy and it does not change or extend liability under the group policy to American United Life Insurance Company®. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the Group Policy, the Policy will prevail.

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