

Short-term Disability



We offer disability plans for short- and long-term absences so your employees can have that extra protection they need. **Short-term disability covers employees for a shorter period of time** for disabilities commonly due to pregnancy, fractures and muscle sprains or strains, and digestive disorders like hernias and gastritis.

BENEFIT	10+ SIZE GROUPS	2-9 SIZE GROUPS
Benefit percentage	40% – 66 ² / ₃ %	50% – 60%
Maximum benefit	Weekly benefit maximum: \$1,500	Weekly benefit maximum: • \$500 (2-3 lives) • \$1,000 (4-9 lives)
Elimination period	Accident benefit begins: 1 day to 30 days Sickness benefits begin: 8 days to 30 days	Accident / Sickness / Duration: • 8 days / 8 days / 13 weeks • 8 days / 8 days / 26 weeks • 15 days / 15 days / 26 weeks • 30 days / 30 days / 26 weeks <i>Additional options available</i>
Benefit duration	• 8 – 26 weeks • 52 weeks (in California)	<i>Additional options available</i>
Benefit calculation	Greater or Proportionate Loss Formula or Direct Reduction	Greater or Proportionate Loss Formula or Direct Reduction
Definition of disability	• Own job • Own occupation	Own job
Recurrent disability	If disability is due to the same or related cause and within: • 15 days of returning to work (less than 26-week duration) • 30 days of returning to work (26-week duration or greater) Then it will be considered the same period of disability	If disability is due to the same or related cause and within: • 15 days of returning to work (less than 26-week duration) • 30 days of returning to work (26-week duration or greater) Then it will be considered the same period of disability
Employer contribution / participation	• Non-contributory • Contributory • Voluntary	Non-contributory
Eligibility	All active full-time employees working 20 to 40 hours per week	All active full-time employees working 20 to 40 hours per week
Rate guarantee	Up to three years	Up to three years
Earnings definition	Base salary only, excluding any bonus, commissions, overtime or tips/tokens (additional options available)	Base salary only, excluding any bonus, commissions, overtime or tips/tokens (additional options available)

Insured by Humana Insurance Company or Humana Insurance Company of Kentucky.

THIS IS A DISABILITY INCOME POLICY. This policy provides disability income insurance only. It does not provide basic hospital, basic medical, or major medical insurance. A waiting period and/or pre-existing condition exclusion may apply. A pre-existing condition is defined as any injury or sickness the employee received medical care for before the effective date. See policy for complete details.

This communication provides a general description of certain identified insurance or non-insurance benefits provided under one or more of our benefit plans. Our benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, refer to the plan document or call or write your Humana insurance agent or the company. In the event of any disagreement between this communication and the plan document, the plan document will control.

