

## Plan Highlights

# Group Short Term Disability Insurance



### AI Fire, LLC

#### COVERAGE

Disability income protection insurance provides a benefit for short term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

#### ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

#### BENEFIT AMOUNT

The benefit amount is equal to 60% of your weekly covered earnings, to a maximum benefit of \$1,000 per week.

#### DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 8th consecutive day of disability.

#### MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 12 weeks.

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

#### FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage
- ▶ Partial Disability
- ▶ Transfer of Coverage provision
- ▶ W-2 Services

#### VALUE-ADDED SERVICES

- ▶ Telephonic Claim Intake Included

#### LIMITATIONS

- ▶ Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans.