

Voluntary **SHORT TERM DISABILITY**



benefits for employees that benefit employers

Short Term Disability **VOLUNTARY**



PROTECT YOUR WORKFORCE A 2012 Social Security fact sheet predicts almost one in four 20-year-olds will be disabled before age 67.¹ According to the Integrated Benefits Institute, research repeatedly shows that absenteeism, disability, employee performance and lost productivity have a greater negative impact than medical and prescription drug costs combined.² So when you consider the relatively low cost of voluntary disability plans, the real question is: Why wouldn't you offer this option to your employees?

VOLUNTARY SHORT TERM DISABILITY INCOME COVERAGE Companion Life gives your employees the peace of mind that a protected paycheck brings. A program designed to help maintain a family's current lifestyle and its plans for the future if the employee is disabled off the job. A plan with the flexibility to meet an employee's individual needs. A program that

provides a significant enhancement to an employer's benefit portfolio at no additional cost!

COVERAGES This Voluntary Short Term Disability Income insurance plan pays disability benefits for covered **non-occupational** injuries and illnesses. Maternity, alcoholism and drug addiction, and mental or nervous conditions are covered the same as any other illness. A partial disability benefit is included to support a recovering employee's return to full potential through part-time work.

EVIDENCE OF INSURABILITY No evidence of insurability is required if the employee is at work on the effective date of coverage. Evidence of insurability is required if employees enroll after their initial eligibility period.

PARTICIPATION A minimum of three eligible employees must enroll for groups of 3-9 lives. A minimum of five eligible employees must enroll for groups of 10 or more lives.

ENROLLMENT AGE FREEZE When an employee enrolls for coverage, as long as he or she remains enrolled, the premium payable for the selected insurance coverage will always be based upon the employee's age at the time of original enrollment.

EMPLOYER ELIGIBILITY An employer group is eligible for coverage:

- If the group is not heavily financed by federal, state or local government entities, or heavily dependent on the procurement of government contracts; and
- If it is not a union, health and welfare fund, or similar entity; and
- If 50 percent or more of the group is not in commissioned sales; and
- If 50 percent or more of the group is not related by blood or marriage; and
- If the group is not subject to seasonal fluctuations; and
- If the group has been in business more than six months.

EMPLOYEE ELIGIBILITY Employees meeting all of the following are eligible for coverage:

- Full-time employment (working 30 or more hours weekly)
- Actively at work on effective date of coverage
- Employees pay 100 percent of the premium

PLAN DESIGNS The employer may select one of the following eight plan designs to offer employees. Employers with 100 or more eligible employees may offer two plan designs for the employee group.

Plan Number	Benefits Begin		Duration
	Accident	Sickness	
Plan 1	1st Day	8th Day	13 Weeks
Plan 2	8th Day	8th Day	13 Weeks
Plan 3	15th Day	15th Day	13 Weeks
Plan 4	1st Day	8th Day	26 Weeks
Plan 5	8th Day	8th Day	26 Weeks
Plan 6	15th Day	15th Day	26 Weeks
Plan 7	15th Day	15th Day	52 Weeks
Plan 8	30th Day	30th Day	52 Weeks

BENEFITS Employees may choose one of 23 weekly benefit payments, from \$150 to \$1,250, not to exceed 66⅔ percent of basic weekly earnings.

Employee Selection	For the Benefit	Annual Salary Must Be at Least:
Benefit Level A	\$150 per Week	\$11,700
Benefit Level B	\$200 per Week	\$15,600
Benefit Level C	\$250 per Week	\$19,500
Benefit Level D	\$300 per Week	\$23,400
Benefit Level E	\$350 per Week	\$27,300
Benefit Level F	\$400 per Week	\$31,200
Benefit Level G	\$450 per Week	\$35,100
Benefit Level H	\$500 per Week	\$39,000
Benefit Level I	\$550 per Week	\$42,900
Benefit Level J	\$600 per Week	\$46,800
Benefit Level K	\$650 per Week	\$50,700
Benefit Level L	\$700 per Week	\$54,600
Benefit Level M	\$750 per Week	\$58,500
Benefit Level N	\$800 per Week	\$62,400
Benefit Level O	\$850 per Week	\$66,300
Benefit Level P	\$900 per Week	\$70,200
Benefit Level Q	\$950 per Week	\$74,100
Benefit Level R	\$1,000 per Week	\$78,000
Benefit Level S	\$1,050 per Week	\$81,900
Benefit Level T	\$1,100 per Week	\$85,800
Benefit Level U	\$1,150 per Week	\$89,700
Benefit Level V	\$1,200 per Week	\$93,600
Benefit Level W	\$1,250 per Week	\$97,500

All plans include a \$10,000 Accidental Death and Dismemberment (AD&D) benefit for each insured employee.

PRE-EXISTING CONDITIONS

We will not cover a disability that begins in the first 12 months after the effective date that is due to a pre-existing condition. A pre-existing condition means a condition resulting from an injury that occurred or a sickness that began before your effective date of coverage under the policy; and for which medical treatment or advice was received or recommended no more than 12 months before the effective date of your coverage under the policy that causes total disability while you are insured under the policy.

WAIVER OF PRE-EXISTING CONDITIONS LIMITATION

The Pre-existing Condition Limitation will not apply if the insured was covered under the prior carrier's Short Term Disability policy on the policy's termination date, and if the insured was responsible for paying the entire premium for his or her coverage under the prior carrier's plan. See policy for further details.

ABOUT COMPANION LIFE

Companion Life Insurance Company has specialized in group benefits for more than 40 years. It has earned an A.M. Best rating of A+ (Superior)*. We've earned these high marks due to our fiscal strength, investment practices and sound management. Now, we want to earn your trust by giving you the highest level of service and responsiveness possible. Talk with your Companion Life agent today. See for yourself how the Companion Life Voluntary Short Term Disability Plan is a benefit plan that benefits you.

*Rating as of Feb. 12, 2015. For the latest rating, access ambest.com.

ELIGIBLE INDUSTRIES FOR VOLUNTARY SHORT TERM DISABILITY COVERAGE

PREFERRED INDUSTRIES

Apparel (2311-2399)
Business Services (7311-7359, 7371-7379, 7383-7389)
Communications (4812-4899)
Drugs (2833-2836)
Educational Services, Schools (8211-8299)
Electric, Gas & Sanitary Services (4911-4971)
Electronics & Other Electrical Equipment (3612-3699)
Engineering & Management (8711-8748)
Finance, Insurance & Real Estate (6011-6799)
Flooring & Special Product Saw Mills (2426-2429)
Food Products (2011-2099)
Furniture (2511-2599)
Industrial Machinery (3511-3599)

Instruments (3812-3873)
Legal Services (8111)
Millwork, Wood Containers, Buildings, Products (2431-2499)
Miscellaneous Manufacturing (3911-3999)
Motion Pictures & Video Rental (7812-7841)
Museums, Gardens (8412-8422)
Printing & Publishing (2711-2796)
Repair Services (7622-7699)
Retail Trade (5211-5736, 5912-5999)
Textile Mill Products (2211-2299)
Veterinary Services (0741-0742)
Wholesale Trade (5012-5199)

STANDARD INDUSTRIES

Agriculture, Services (0711-0724, 0751-0783)
Automotive Repair, Rentals, Parking (7513-7549)
Bowling Centers & Dance Studios (7911, 7933)
Chemical Products (2812-2824, 2841-2869, 2893-2899)
Construction (1521-1799)
Courts & Public Safety (9211, 9222-9223, 9229)
Employment & Help Agencies (7361-7363)
Government, Legislative, General & Finance (9111-9199, 9311)
Hotels & Other Lodging Places (7011-7041)
Leather Products (3131-3199)
Logging & Saw Mills (2411-2421)
Mineral Products (3295-3299)
National Security & International Affairs (9711-9721)

Organizations, Membership (8611-8699)
Personal Services, Taxes, Photos (7211-7299)
Petroleum & Coal Products (2911-2999)
Pipelines, except Natural Gas (4612-4619)
Public Administration (9411-9661)
Retail Trade, Drinking Places (5813)
Rubber & Plastic Products (3011-3089)
Security Systems (7382)
Social Services (8322-8399)
Stone, Clay & Glass Products (3211-3291)
Tobacco Products (2111-2141)
Transportation Equipment (3711-3799)
Transportation Services, Freight, Cargo, Passengers (4724-4789)

NON-STANDARD INDUSTRIES

Agriculture, Crops & Livestock (0111-0291)
Air, Bus, Rail, Trucking, Water Transportation (4011-4581)
Chemicals, Agriculture (2873-2891)
Fabricated Metal Products (3411-3479, 3491-3499)
Fishing, Hunting, Trapping (0912-0971)
Forestry (0811-0851)

Health Services (8011-8099)
Leather Tanning & Finishing (3111)
Paper Products (2611-2679)
Steel Works, Foundries & Smelting (3312-3399)

NON-ELIGIBLE INDUSTRIES FOR VOLUNTARY SHORT TERM DISABILITY COVERAGE

Ammunition (3482-3483)
Amusement Parks, Clubs, Sports, Other Recreational Services (7941-7999)
Asbestos Products (3292)
Detective, Guard, and Armored Car Services (7381)
Eating Places (5812)
Explosives (2892)
Fire Protection (9224)

Metal & Coal Mining (1011-1241)
Oil & Gas Extraction, Mining & Quarrying (1311-1499)
Police Protection (9221)
Private Households (8811)
Small Arms, Ordnance and Accessories (3484-3489)
Theatrical Producers, Bands, Entertainers (7922-7929)

This list is not all-inclusive. Companion Life reserves the right to reject any business or industry that does not, in our opinion, represent a sound underwriting risk.

SEE FOR YOURSELF HOW COMPANION LIFE VOLUNTARY GROUP PLANS ARE BENEFITS THAT BENEFIT YOU

Companion Life offers a full portfolio of Voluntary Group Benefits for employees:

- Voluntary Group Long Term Disability Insurance
- Voluntary Group Short Term Disability Insurance
- Voluntary Group Dental Insurance
- Voluntary Group AD&D
- Voluntary Group Life Insurance



FOR A PROPOSAL, CONTACT:

P.O. Box 100102 ■ Columbia, SC 29202-3102 ■ 800-753-0404 phone ■ 800-836-5433 fax
proposals@companiongroup.com ■ CompanionLife.com

This brochure contains only a brief description of the benefits. It is not the contract. Rates and provisions are subject to change. Actual coverage is subject to the terms and conditions of the contract when it becomes effective, and actual contract language will be reflected in each employee's Certificate of Coverage.

Buy-Up Plan

VOLUNTARY SHORT TERM DISABILITY



AFFORDABLE OPTIONS!

Companion Life's Buy-Up Plan is an economical, simple solution that provides both employers and employees an array of options. By combining a core level of income protection with the opportunity to purchase additional coverage, both employers and employees benefit.

As an employer, you may offer \$100/week in coverage, which allows employees to select weekly benefit payments from \$50 to \$1,150, not to exceed 66⅔% of basic weekly earnings. Please see our Voluntary Short Term Disability brochure for specific plan designs and benefit levels.

Maternity, alcoholism and drug addiction, and mental or nervous conditions are covered the same as any other illness. Disabilities which begin in the first 12 months after the effective date which are the result of a pre-existing condition are not covered. A pre-existing condition is defined as a condition with treatment (or symptoms for which an ordinarily prudent person would seek treatment) within 12 months prior to the effective date. The exclusion may vary in certain states as required.

Included at **no** additional cost is \$10,000 of Accidental Death and Dismemberment coverage.

We look forward to assisting you in offering these affordable, comprehensive benefit options to your employees.

CONTACT GROUP MARKETING OR YOUR AGENT TODAY FOR A PROMPT, PROFESSIONAL PROPOSAL!



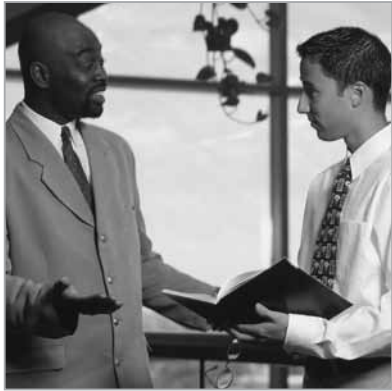
P.O. Box 100102 • Columbia, SC 29202-3102

800-753-0404 phone • 800-836-5433 fax

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Buy-Up Plan

VOLUNTARY SHORT TERM DISABILITY



FLEXIBILITY FOR YOU AND YOUR EMPLOYEES!

Help your employees protect one of their most valuable assets... their paycheck! Companion Life is pleased to offer an innovative solution to employers — our Voluntary Short Term Disability Buy-Up Plan.

This versatile plan allows you to offer \$100/per week in short term disability insurance while giving employees the option to purchase supplemental coverage. The additional benefit purchased by employees, added to the \$100/per week benefit purchased by you, will allow employees to protect up to 66⅔% of their salary for a disability which occurs off the job. A minimum of five employees must enroll in the Buy-Up portion of the program.

Our Voluntary Short Term Disability Buy-Up Plan assists employers in providing their staff the peace of mind that a protected paycheck brings. After all, statistics show that the majority of American families would be bankrupt if they missed more than three consecutive paychecks. And 48% of all home foreclosures are the direct result of a disability.¹

ENHANCE YOUR VOLUNTARY SHORT TERM DISABILITY INSURANCE TODAY With our Buy-Up Plan you may choose from any one of the eight plan designs available under Companion Life's Voluntary Short Term Disability product line. Employees can then select additional coverage from the same employer sponsored plan in order to "buy up."

This adaptable program offers the following benefits:

EMPLOYER

- Provides basic financial protection to disabled employees, increasing employee peace of mind, satisfaction and morale. No contribution requirement on the Buy-Up feature.
- Offers a broad array of waiting periods and benefit durations.
- Proposal provided by Companion Life using an employee census.

EMPLOYEE

- Provides \$100/per week in income. Taxes are not applicable to additional disability insurance coverage purchased by employees.
- Offers the flexibility to purchase additional coverage to meet individual needs.
- Convenient, no-hassle payroll deduction.

