

Short Term Disability (STD)

Employee Plan Summary	
	Class 2
Class Description	All Active Full Time Employees, Excluding Physicians
Weekly Benefit	60%
Maximum Weekly Benefit	\$1,000
Guarantee Issue Amount	\$1,000
Benefits Commence on	15th day for Injury/15th day for Sickness
Benefit Duration	11 Weeks
First Day Hospital	No
Definition of Disability	Includes Disabled and Working Benefits
Integration/Offsets	Direct/Standard
Disabled and Working Benefit Formula	Standard - 50% Offset
Benefit Commencement Option	Included (Can satisfy Benefit Commence period with days of Total and Partial Disability)
Salcon & Sick Leave Offset	Included
Pre-Existing Condition Limitation	Not Included
Coverage Basis	Non-Occupational
Employer Participates in Worker's Compensation	Yes
Employee Contribution Enrollment Type	Non-Contributory Standard
Participation Requirement	100%
Number of Employees	202

Employee Rate Summary	Rate	Volume	Monthly Premium
Class 2:	\$.36 per \$10 of Covered Weekly Benefit	\$92,867 of Covered Weekly Benefit	\$3,343.21
Rate Guarantee :	2 Years		

Medical Group Management Association (MGMA) members qualify for 5% discount to STD Rates

Accepted by: _____ Date: _____
 Signature assumes all parts of the plan schedule, including the plan assumptions