



Group Short Term Disability Insurance

More than half of the 19 million annual disabling accidents occur off-the-job and are not covered by Workers' Compensation.¹

Disabilities lasting a few weeks or longer are more common than most people realize, and they can have a serious financial impact on an employee. Providing the financial security of Short Term Disability helps employers attract and retain experienced workers at an affordable cost.

Policy Provisions

STD Plan

Group Size

10 or more (standard)

Eligible Employee

30+ hours per week, or as deemed by the employer and acceptable to WMC/Aetna

Eligibility Waiting Period

- Effective date for current active employees
- First of the month participating employer's specified service requirement for all others

Evidence of insurability is required for all late enrollees.

Premium Contribution Options

Non-contributory, contributory & voluntary (employee-funded) options are available.

Benefit Percentage % of Basic Weekly Earnings²

50%, 60% and 66 2/3%

Maximum Weekly Benefit

Options to \$1,500 (varies by group size & salaries of top enrollees)

Minimum Weekly Benefit

None (standard)
Options – \$25 or \$50 per week

Elimination Period

Injury Benefits Start – 1st, 8th, 15th or 30th day (standard options)
Sickness Benefits Start – 1st, 8th, 15th or 30th day (standard options)

Benefit Duration

13 or 26 weeks (standard) – Other options are available

Definition of Disability

- Residual Disability (standard) – follows the elimination period, but a period of full disability does not apply while earning more than 20% but not more than 80% of pre-disability earnings
- Partial Disability (option) follows period of total disability including the elimination period, earning more than 20% but not more than 80% of pre-disability earnings
- Total Disability (option)

Temporary Recovery

Return to work is allowed without needing to satisfy a new elimination period (15 days – standard).

Return to Work Feature

The benefit will be reduced only when return to work earnings and the benefit payable, without any reduction for other income benefits, exceeds 100% of your Predisability Earnings

Earnings Definition

- Basic earnings, includes commission & regularly paid bonuses averaged over 24 months, and employee pre-tax contributions (e.g. 401k, Sec. 125 plans)
- Excludes overtime, employer contributions to deferred comp and other compensation.

Limitation for Occupational

Non-occupational coverage only

Disabilities**Policy Provisions (cont.)****Voluntary STD Plan****Group Size**

30 or more (standard)

Minimum Participation

Greater of 10 lives or 20% of eligible group

Elimination Period

Standard (options available on inforce plans):

30+ Eligible Lives: 15th or 30th day (standard options)100+ Eligible Lives: 8th, 15th or 30th day (standard options)**Pre-ex Limitation**

Included on voluntary options

The benefits provided under the policy have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued.

Short term disability coverage does not cover any disability that: is due to intentionally self-inflicted injury (while sane or insane); results from commission of, or attempting to commit, a criminal act; results from driving an automobile while intoxicated. ("Intoxicated" means: the blood alcohol level of the driver of the automobile meets or exceeds the level at which intoxication would be presumed under state law.); is due to war or any act of war (declared or not declared); is due to: insurrection; rebellion; or taking part in a riot or civil commotion; on any day during a period of disability that a person is confined in a penal or correctional institution for conviction of a criminal or other public offence: the person will not be deemed to be disabled; and no benefits will be payable.

WMC is Wisconsin Manufacturers & Commerce, the sponsor and policyholder for the WMC benefit plans. Short term disability plans are underwritten by Aetna Life Insurance Company. "Aetna" is the brand name also used for products and services provided by one or more of the Aetna group of subsidiary companies.

For cost and complete details of the coverage, call or write your independent agent, or call WMC directly (1-800-236-5414) or e-mail us at ins@wmc.org.

¹ Injury Facts 2000, National Safety Council.

² Basic weekly earnings means 1/52 of an employee's annualized basic monthly earnings. Basic monthly earnings mean an employee's monthly rate of pay from the participant employer, excluding overtime and other extra pay. Basic monthly earnings include commissions and/or bonuses which are averaged for the most recent 24 months.