



VOLUNTARY

Short Term Disability VSTD21

for Group Worksite Cases





How Long Could You Make It Without Your Paycheck?

The statistics are frightening: During our working years, we're more likely to become disabled than to die. Yet most of us plan for the likelihood of death by purchasing life insurance, but not for the probability of becoming disabled. Ask yourself, if you were unable to work, how long could you survive financially without an income? Do you have substantial savings, investments, home equity or understanding relatives? Maybe. But for those who don't, disability insurance could be the means to financial survival.

Disability insurance, sometimes referred to as income protection, is exactly that: Protecting your ability to earn a living. If you become disabled, you'll receive payments (based on your particular policy) from your insurance company. This check will help you continue paying living expenses such as rent, mortgage, car payment, food, insurance, utilities, medical expenses and more. You could also have additional medical costs associated with your disability that medical insurance won't cover. Suffering a disability is devastating enough physically and emotionally. Don't add financial devastation to an already stressful situation. Anyone who relies on their ability to earn a living should purchase disability insurance.

Why Offer Voluntary Short Term Disability?

Voluntary Short Term Disability VSTD21 coverage from Illinois Mutual gives the peace of mind that a protected paycheck brings, with enough flexibility to meet anyone's needs. Our VSTD21 policy helps a family maintain their everyday lives and plan for the future if the insured employee becomes sick or hurt off the job. But employees aren't the only ones who benefit. VSTD21 policy also provides a significant enhancement to an employer's benefit portfolio – all at no additional cost.

Coverage

VSTD21 pays benefits for covered non-occupational injuries and illnesses. Maternity, alcoholism or drug addiction and mental or nervous conditions are covered the same as any other illness.

All Plans include:

- **\$10,000 Accidental Death and Dismemberment (AD&D) benefit** for each insured employee
- **Waiver of Premium** if the insured is entitled to total disability benefits and total disability has existed for at least 90 days in a row.

Evidence of Insurability?

No evidence of insurability is required if the employee enrolls during the eligibility period and is working full-time on the effective date of coverage. Evidence of insurability is required of employees enrolling after their initial eligibility period. New employees who meet the employee eligibility requirements have a 30-day window to enroll without evidence of insurability.

Participation

VSTD21 is offered to groups with at least 3 eligible employees. A minimum of 2 lives must be issued.

Please note, this policy is not portable.

Ineligible Firms

Firms engaged in the following activities are not eligible for VSTD21:

Ammunition	Dance Halls & Studios	Logging & Sawmills	Passenger Transportation Companies
Amusement Enterprises	Employee Leasing Firms	Mining, Quarrying, Drilling	Private Households
Asbestos Products	Entertainment Groups	Movie Theatres	Race Tracks
Bail Bondsmen	Explosives Mfg. & Distrib.	Non-Profit Social Services (such as YMCA, Head Start)	Sports Teams
Bars, Taverns, Night Clubs	Fire & Police Departments	Non-Profit Memberships	Taxi Companies
Boarding Houses/Camps	Liquor Stores		Used Merchandise Stores

This list is not all inclusive. Illinois Mutual reserves the right to reject any business or industry which does not, in our opinion, represent a sound, acceptable underwriting risk.

Employer Eligibility

An Employer 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% or more of the group is not in commissioned sales; and
- If 50% 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 6 months.

Employee Eligibility

An Employee is eligible for coverage if:

- Actively working 30 hours or more a week
- At least 90 days of continuous full-time work with the employer
- Actively at work on the effective date of coverage
- Employee pays 100% of the premium

Pre-Existing Conditions

A pre-existing condition means any condition diagnosed or treated by a physician within 12 months prior to the effective date. Any condition which caused symptoms within 12 months prior to the effective date that would have caused an ordinarily prudent person to seek medical diagnosis, care or treatment will not be covered during the first 12 months of employee coverage.

Exceptions and Limitations

The Employee's coverage does not insure against or pay benefits for any disability which is caused by or is the result of: intentionally self-inflicted injuries or attempted suicide, while sane or insane; or commission of a felony; or war, declared or undeclared; or injury or sickness arising out of or in the course of any employment for wage or profit.



VSTD21 Plan Choices

The employer may select one of the following 6 plans to offer the employees.

Benefits Begin			
Plan	Accident	Sickness	Duration
Plan A	1st Day	8th Day	13 Weeks
Plan B	8th Day	8th Day	13 Weeks
Plan C	15th Day	15th Day	13 Weeks
Plan D	1st Day	8th Day	26 Weeks
Plan E	8th Day	8th Day	26 Weeks
Plan F	15th Day	15th Day	26 Weeks

VSTD21 Benefit Amounts

Bonuses and overtime pay are not included in income. A maximum issue and participation limit of 66 ²/₃% of earned income, up to a maximum of \$600 a week is available. Benefits are offered in \$50 a week increments.

Employee Selection	Weekly Benefits	Annual Salary Must be at Least
Benefit Level 1	\$150 per Week	\$11,700
Benefit Level 2	\$200 per Week	\$15,600
Benefit Level 3	\$250 per Week	\$19,500
Benefit Level 4	\$300 per Week	\$23,400
Benefit Level 5	\$350 per Week	\$27,300
Benefit Level 6	\$400 per Week	\$31,200
Benefit Level 7	\$450 per Week	\$35,100
Benefit Level 8	\$500 per Week	\$39,000
Benefit Level 9	\$550 per Week	\$42,900
Benefit Level 10	\$600 per Week	\$46,800

Weekly Benefit Amount & Premiums

The rates shown below can be illustrated for each employee in a one-page proposal generated from our POWERPitch®. Three one-page handouts are also available. Choose to show employees monthly, bi-weekly or weekly rates per \$100 weekly benefit and corresponding premiums.

Voluntary Short Term Disability Product Monthly Rates per \$100 Weekly Benefit

Attained Age	Plan A 1-8-13	Plan B 8-8-13	Plan C 15-15-13	Plan D 1-8-26	Plan E 8-8-26	Plan F 15-15-26
<30	\$8.14	\$7.75	\$6.89	\$9.56	\$9.25	\$8.32
30 - 34	8.38	8.00	7.02	9.91	9.75	8.71
35 - 39	8.38	8.00	7.02	9.91	9.75	8.71
40 - 44	8.38	8.00	7.02	9.91	9.75	8.71
45 - 49	8.85	8.38	7.41	11.45	11.13	10.01
50 - 54	10.62	10.13	8.84	13.69	13.25	11.96
55 - 59	12.39	11.88	10.40	16.17	15.63	14.17
60 - 64	14.51	13.88	12.22	18.88	18.38	16.51
65 - 69	19.12	18.25	15.99	24.90	24.25	21.84
70 - 74	25.72	24.50	21.58	33.87	32.88	29.64
75+	32.45	30.88	27.17	42.24	41.00	36.92

Maximum issue age is 65; renewable to age 75 if meets employee eligibility requirements.

■ Setting up and Enrolling

a voluntary short-term disability case:

Follow these easy steps to get VSTD21 started for your employees today.

1. Meet with your Illinois Mutual agent to discuss features of the VSTD21 plan and to review the process.

2. After you have agreed to offer VSTD21 to your employees:

- Determine which plan will be offered to the group. Selecting one of the six plans available (A-F) determines when the accident or sickness benefits begin and how long the benefit can last. Only one plan is offered to the entire group. The employee will choose the benefit amount, up to the maximum eligible, when completing the enrollment form.
- Set an enrollment date and time(s) for your Illinois Mutual agent to return to talk with employees and enroll. Each eligible employee will have a 30-day window from this date to enroll without evidence of insurability.
- Give your Illinois Mutual agent an employee census. The census should include: Employer Name, Employee Name, Male/Female, Date of Birth, Date of Hire, Salary, Mode of Pay, Hours Worked per Week, and Occupation.
- At this point, your Illinois Mutual agent will contact the Home Office to review your case and to get the necessary forms and rate information.

3. Once it's time for the enrollment date, your Illinois Mutual agent will help you:

- Complete and sign the Employer Participation Application, Form VSTD21APP.
- Have each eligible employee that is enrolling in the plan during the eligibility period complete and sign **Employee Enrollment Form, VSTD21ENR.**
- Any eligible employee not initially enrolling in the plan must sign the waiver at the bottom of the **Employee Enrollment Form.**
- Eligible employees who initially waived their right to be insured under the plan may decide to enroll in the future, subject to Underwriting Department approval of a completed **Application – Evidence of Insurability, VSTD21EI.**
- New employees who become eligible after your initial enrollment, have a 30-day window to enroll after they have been employed full-time for 90 days without evidence of insurability. They must be actively at work at time of enrollment and complete the Employee Enrollment form.
- Send all completed forms to the Underwriting Department.

■ A Seamless Plan

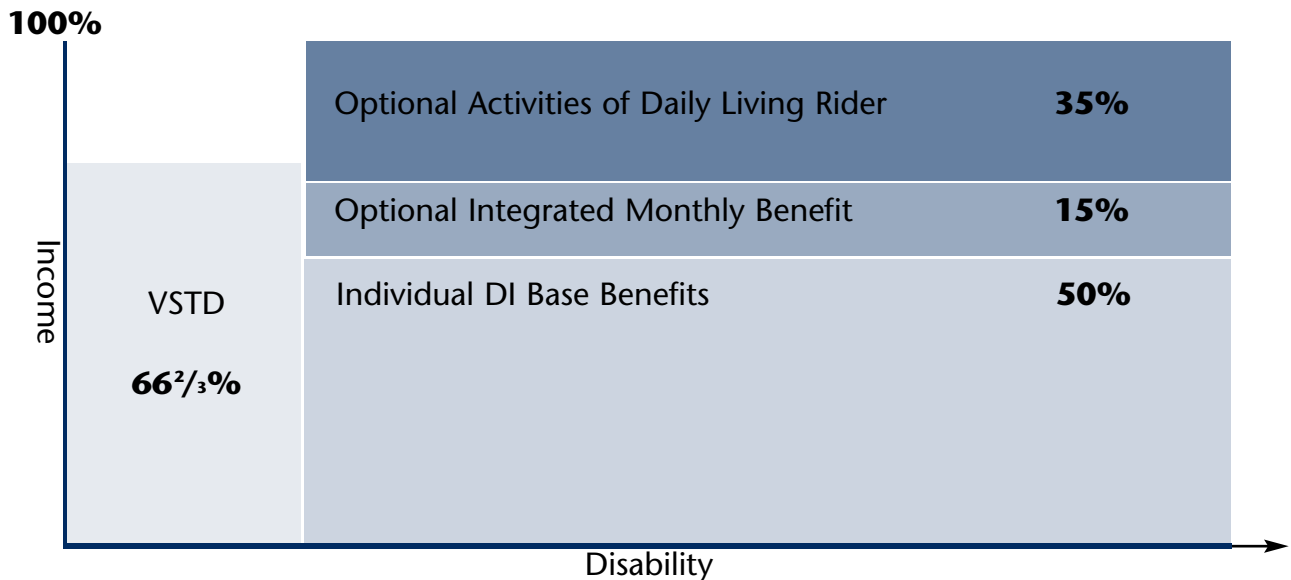
of Income Protection

With VSTD21, your agent can offer your employees a seamless plan of income protection.

■ Here's how it works:

Because short-term protection isn't a long-term solution, talk to your agent about also offering your employees an individual disability insurance plan that will provide long-term benefits in the event of an accident or illness that causes a disability. Then, by adding optional riders such as the Integrated Monthly Benefit and the Activities of Daily Living Rider, even more income can be replaced.

As a result, the employees' short-term voluntary DI policy (VSTD21) combined with their long-term DI policy offers the maximum coverage available. With a long-term DI policy in place, VSTD21 simply starts their coverage earlier.



Form 9205 (1/07)
Policy Form VSTD21

This brochure contains only a brief description. This is not a contract. Rates and provisions are subject to change. Not available in all states.