



VOLUNTARY BENEFITS AT THE WORKPLACE

Short Term Disability Insurance

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As a hardworking American, you rely on your income to pay for daily expenses, housing costs, car payments, utilities and various other bills. What if you suffered an unexpected injury or illness and your ability to earn a paycheck was instantly taken away from you? **Could you pay your bills without your paycheck?**

With Short Term Disability Insurance from Illinois Mutual, you can be confident that you're prepared for the unexpected. The benefits you receive are designed to replace a portion of your income as you recover, to help you maintain your standard of living, protect your savings and support your family.

A Better Product for You

Our Short Term Disability Insurance provides:

AFFORDABLE and **FLEXIBLE** coverage levels determined by your budget and personal needs.

CONVENIENT payroll deduction is simple for you.

IMMEDIATE coverage on the first day of the month your payroll deduction begins.

PORTABLE coverage that you own and can continue even if you leave your job.

GUARANTEED RENEWABLE* coverage until age 72; regardless of illness or injury, your coverage can't be canceled.

BENEFITS PAYABLE are quickly paid directly to you and not reduced regardless of Social Security, Worker's Compensation or employer paid time off.

WAIVER OF PREMIUM included at no additional cost. After 90 days of total disability, Illinois Mutual will waive your premium payment, but not beyond the benefit period of the policy.

*As long as premiums are paid, the policy cannot be canceled.

In total, **over 23 million disabling injuries occur per year, which works out to be one per second of every day.**

- National Safety Council, Frequency of Disabling Injuries, 2004

Coverage Eligibility

- **Employees** age 17 to 64 who are actively at work for a minimum of 20 hours per week.
- **Spouses and children** are not eligible.

Getting the Payments You Need

While you're totally disabled, you will receive your monthly benefit amount after the waiting period has been satisfied. Benefit payments will continue while you're totally disabled up to the length of your benefit period. These benefits will supplement your income and help you keep your bills paid.





Personal Coverage Plan for

Your Selected Voluntary Short Term Disability Insurance Plan

Amount of Coverage

You will receive a check for this amount.

\$

each month

Waiting Period

The number of days that must go by **AFTER** you become totally disabled before any benefits are payable under the policy.

days for injury or illness

Benefit Period

This is the length of time you'll receive monthly benefits during total disability.

months

Total Weekly Premium Amount

\$

Premium Amount Per Pay Period

\$

Illinois Mutual, headquartered in Peoria, Illinois, is a premier provider of life insurance, disability insurance and annuity products. Founded in 1910, the Company conducts business in 47 states through more than 17,500 independent agents. Through a conservative, yet progressive financial investment approach, and consistent management of all aspects of the Company, Illinois Mutual has more than \$1.2 billion in admitted assets, indicating its financial strength, while AM Best recently reaffirmed Illinois Mutual's A- Excellent rating.

This brochure provides general information regarding Illinois Mutual Short Term Disability Insurance. Refer to the policy for a complete description of benefits, limitations and exclusions. Coverage may vary by state.

This Policy does not provide benefits for total disability resulting from:

- (a) War or act of war, whether declared or undeclared;
- (b) Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- (c) Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- (d) Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;
- (e) Participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- (f) Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
- (g) Addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
- (h) Practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- (i) Having a neurosis, psychoneurosis, psychopathy, psychosis, or mental or emotional disease or disorder of any kind. However, Alzheimer's disease and other organic senile dementias are covered under this policy;
- (j) Having an On-Job Accident, unless an On-Job Total Disability Benefit is shown in the schedule;
- (k) Giving birth as the result of a normal pregnancy, including Cesarean, within the first nine months after the policy effective date as shown in the schedule. Complications of a pregnancy will be covered to the same extent as any other sickness.



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