

WellNow

A resource for your health and wellness

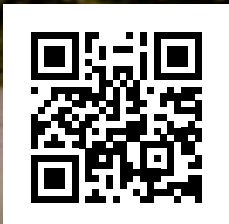
In this issue:

The complexities of short-term disability insurance

— a very useful, even necessary, kind of insurance

Plus:

Clarity on how short-term disability insurance works, and understanding what it covers

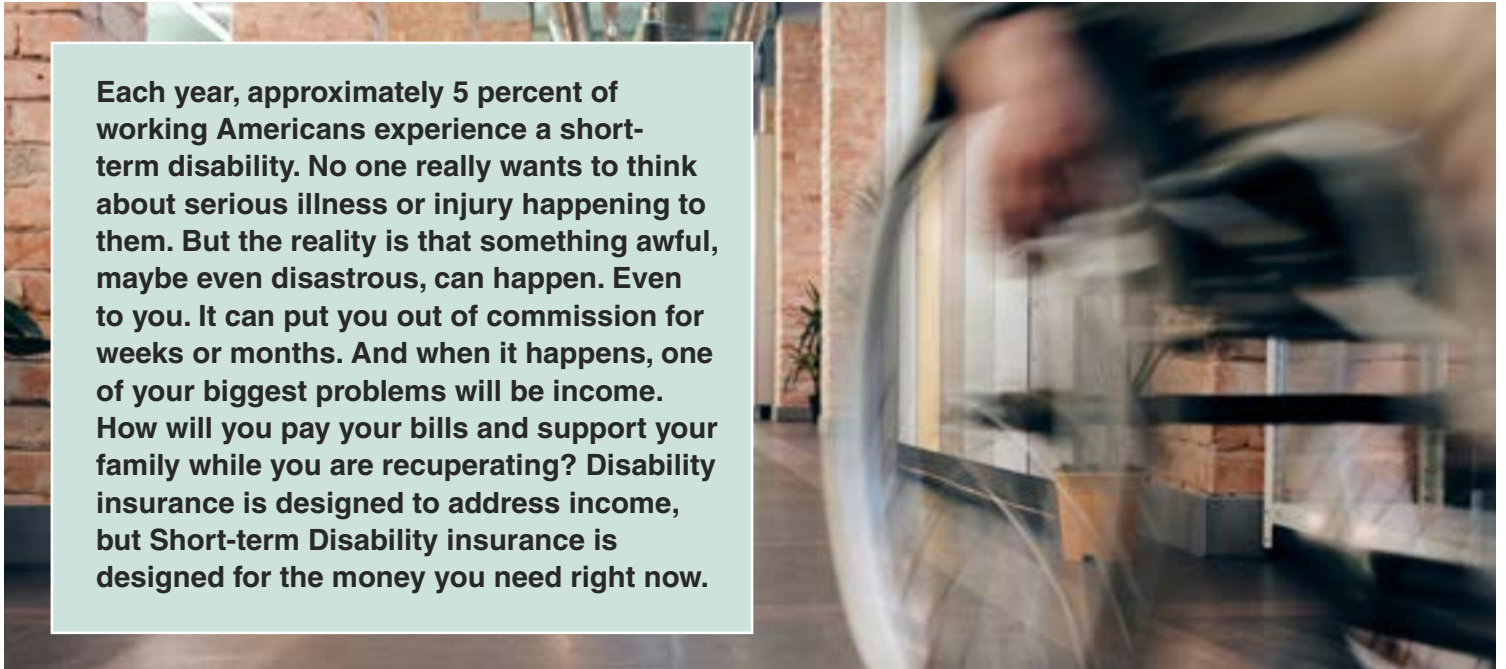


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When there's news of injury or illness — relief through Short-term Disability coverage

Each year, approximately 5 percent of working Americans experience a short-term disability. No one really wants to think about serious illness or injury happening to them. But the reality is that something awful, maybe even disastrous, can happen. Even to you. It can put you out of commission for weeks or months. And when it happens, one of your biggest problems will be income. How will you pay your bills and support your family while you are recuperating? Disability insurance is designed to address income, but Short-term Disability insurance is designed for the money you need right now.



The early weeks of your disability may be the hardest. You are often in shock, maybe confused or even disoriented. Your family may be anxious. You may be experiencing pain and discomfort. You are still getting used to not being yourself, not being able to do what you normally do. Since you can't work, you or others in your immediate family are naturally worried about how to pay the bills. Think of the relief you would feel if this concern were taken care of. That's what short-term disability insurance does.

The policy from Brethren Insurance Services begins two weeks after the onset of your illness or injury, and depending on your doctor's assessment of your medical condition you may qualify for up to eleven weeks — almost three months — of replacement income, paying 60% of your income up to a maximum of \$5,000 per month.

In many cases eleven weeks of replacement income will be enough for injured people to be back on their feet and ready to return to work. Short-term disability insurance is designed to give you peace of mind for just these circumstances. However, an injury or illness that lays you up longer would require the coverage of long-term disability insurance (see the January issue of [WellNow](#)).

Though most of us are fortunate enough never to have an injury or illness disable us, when it does happen it can have a catastrophic effect. It is wise to give short-term disability insurance careful consideration. ■

If you have questions about our Short-term Disability insurance, contact Jeremiah Thompson, Insurance director for Brethren Insurance Services, at 800-746-1505 ext. 3368, or send him an email at jthompson@cobbt.org.

Making the rough places plain

For many folks, deciphering insurance coverage is a rough task to tackle



What does Short-term disability insurance do?

When an injury or illness disables you, the policy pays you a replacement income in the early days of your disability.

What does it pay?

After a 15-day waiting period, you may receive up to 11 weeks of benefits, depending on your doctor's assessment of when you are able to return to work. The benefit pays 60 percent of your weekly income up to a maximum of \$5,000 per month.

What is a disability?

A disability can be a bodily injury from an accident or the result of a sickness. In each case the STD policy must be in force when it happens. Having a disability means you are unable to perform the duties of your job. It can also be something that, strictly speaking, does not seem like a disability — for example, pregnancy, childbirth, miscarriage, or any complications therefrom.

How do you qualify?

If you sustain a disability, the requirements to receive your benefits are simple:

- You have to be actively working;
- Your premium must be paid;
- The waiting period must be satisfied.
- Your doctor will need to deem that you have a disability and that you are unable to work.

Period of disability

This starts on the first day the benefits are due and ends when you are no longer disabled, or when the maximum 11 weeks have passed and all benefits have been paid, or when you have retired from employment, whichever comes first.

When do you need a physical exam?

While you do not need a physical exam if you sign up during Open Enrollment, the company may ask you for a physical if you suffer a disability and make a claim.

Exclusions

There are some things that are not covered:

- An intentionally self-inflicted injury
- An injury resulting from an act of war, declared or undeclared
- Injuries sustained while you were committing a felony
- An illness that is covered by a Workers' Compensation Act or other worker's disability law
- An injury that occurs when you are not doing work for wage or profit

Pre-existing condition

A Pre-existing Condition means any sickness or injury for which you were diagnosed or treated by a legally qualified physician, and for which the consultation, advice, or treatment occurred during the three months immediately prior to the date your policy began.

Limitation from pre-existing condition

You will be subject to the Pre-existing Conditions Limitation if:

- Your disability begins in the first 12 months after the date when your policy began; and
- You were diagnosed or treated by a legally qualified physician and you received consultation, advice, or treatment during the three months immediately prior to the date your policy began.

Weekly income benefits will not be paid for a disability caused by or resulting from a pre-existing condition unless you have been actively at work for 12 months and one full day after your policy began.

Did we succeed?

We hope we have succeeded in making Short-term Disability insurance coverage clear. But if you have additional questions, please direct them to Jeremiah Thompson, Insurance Director, at jthompson@cobbt.org.