



Group Benefit Program Summary for American Library Association

Voluntary Group Short-Term Disability (STD)

Today, most Americans would not be able to make payments on their homes or keep their family financially stable without their current salary. STD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness.

Eligibility	All Active Full-Time and Part-Time Employees
Group STD Benefit	60% of weekly earnings
Weekly Maximum Benefit	\$2,000
Benefits Begin	15 th Day for Injury
	15 th Day for Sickness
Maximum Benefit Period	24 Weeks or until LTD benefits begin, whichever is earlier
Total Disability	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).
Pre-Existing Condition Limitation	12/12 - A pre-existing condition is a sickness or injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered
Additional Features	Survivor Benefit, Work Incentive Benefit, Worksite Modification Benefit. FMLA Coverage Extension, Recurrent Disability

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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Voluntary Short-Term Disability Insurance American Library Association Benefit Schedule

Benefit Percentage	60% of Weekly Earnings* to a maximum weekly benefit of \$2,000
Elimination Period - Injury	14 Days
Elimination Period - Sickness	14 Days
Benefits Begin – Injury	15th Day
Benefits Begin – Sickness	15th Day
Maximum Period Payable	24 weeks or until LTD begins, whichever is earlier
Pre-Existing Conditions Limitation	12/12
Work Incentive Benefit, Worksite Modification Benefit, Continuity of Coverage	Included

Monthly Rate per \$10 of Weekly Benefit	
Age	Rate
Under 20	\$0.57
20-24	\$0.73
25-29	\$0.82
30-34	\$0.89
35-39	\$0.60
40-44	\$0.52
45-49	\$0.52
50-54	\$0.61
55-59	\$0.72
60-64	\$0.92
65-69	\$0.69
70+	\$0.68

*Weekly Earnings means your annual, monthly or weekly rate of earnings from your employer in effect immediately prior to the date disability begins. It includes total income before taxes, including deduction made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include bonuses, overtime pay, any other extra compensation or commissions.

Sample Premium Calculation

(Sample assumes a 30-year-old employee with \$45,000 in annual earnings)

Annual Salary ÷ 52	=	Weekly Earnings	x	STD Benefit %	=	÷ 10 (max. \$200)	x	STD Rate (from table above)	=	Monthly Premium	x 12 ÷ 24 =	Semi-Monthly Premium
\$45,000 ÷ 52	=	\$865	x	\$0.60	=	\$51.90	x	\$0.89	=	\$46.19	x 12 ÷ 24 =	\$23.10

Your Premium Calculation

(Enter your salary and the rate for your current age from the table above)

Annual Salary ÷ 52	=	Weekly Earnings	x	STD Benefit %	=	÷ 10 (max. \$200)	x	STD Rate (from table above)	=	Monthly Premium	x 12 ÷ 24 =	Semi-Monthly Premium
\$ ÷ 52	=	\$	x	\$0.60	=	\$	x	\$	=	\$	x 12 ÷ 24 =	\$

- To determine Bi-Weekly Premium, multiply Monthly Premium by 12, and then divide by 26.
- To determine Semi-Monthly Premium, multiply Monthly Premium by 12, and then divide by 24.
- To determine Weekly Premium, multiply Monthly Premium by 12, and then divide by 52.

This information is only a product highlight. This Premium Cost Chart is for illustrative purposes only; your premium cost may be slightly higher or lower due to rounding. NOTE: For purposes of this illustration, we have assumed a 40-hour work week. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Product features and availability vary by state and company, and are solely the responsibility of each affiliate. Refer to your certificate for complete details and limitations of coverage.

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