LIFE™

COMMERCIAL | 2-9 EMPLOYEES

SmartChoice®
Short Term Disability

Small group coverage with big plan features

Strengthen your benefits package and give employees the protection they want. With short term disability insurance underwritten by Reliance Matrix[1], you can give your employees confidence that they can still pay their bills when they have a baby or other health-related conditions temporarily keep them out of work.

PLAN BENEFITS AND FEATURES

Weekly benefit	50%, 60%, 66.7% or 70% of weekly earnings[3] Flat amount of coverage for all (not to exceed 70% of weekly earnings)
Maximum weekly benefit	$1,500[4]
Guaranteed issue	Coverage is available for all eligible employees who enroll on a timely basis (within 31 days of eligibility)
Elimination period	0 days injury/7 days sickness
Benefits start	1st day injury/8th day sickness
Benefit period	Choice of 13 or 26 weeks
Pre-existing limitation	3 months prior/6 months after
Transfer	Time covered under a prior short-term disability plan will be credited toward satisfaction of any pre-existing limitation
Pre-existing benefit	The benefit for disabilities due to a pre-existing condition in the first 6 months of coverage will be the lesser of 50% of the STD benefit or $50 for a maximum of 5 weeks
Coverage type	Non-occupational
Maternity benefit	Paid as any other illness
Partial disability benefit	Provides a benefit to disabled employees who return to work part time or full time with restricted duties after being totally disabled for 30 days
Recurrent disabilities	14-day return to work period
Contributions	Employers can pay all of, part of, or none of the premium
Carve outs	Permitted for 2 or more eligible employees within a class
Rate guarantee	Initial rate guarantee for 36 months

Eligibility

Employer eligibility: Most employers are eligible to participate. A list of ineligible businesses is shown below. Firms in business less than 6 months, firms not participating in Social Security and firms with employees residing on employer's premises are also ineligible.

Employee eligibility: Eligible employees are those actively working full time for a minimum of 30 hours per week year-round (non-seasonal) who satisfy the employer's minimum service requirement. Eligibility may be modified to include part-time employees working a minimum of 20 hours per week, provided less than 25% of the eligible employees are working less than 30 hours per week.

PARTICIPATION REQUIREMENTS

The following minimum participation requirements must be met:

- 2 eligible employees – both must be insured
- 3 to 5 eligible employees – all but one must be insured
- 6 to 9 eligible employees – all but two must be insured

CONTRIBUTION LEVELS

Provided all participation requirements are met, employees may contribute up to 100% of premium. If the employer pays 100% of the premium, all eligible employees must be insured.

GROUP POLICY EFFECTIVE DATE

The SmartChoice STD effective date is the first of the month following receipt of all application submission materials.

DEFINITION OF DISABILITY

An employee is considered disabled if they are unable to perform the material duties of their job, are under the regular care of a physician, and are not performing any work for payment.

RECURRENT DISABILITY

If a disability recurs more than 14 consecutive days after an employee returns to active full-time work, a new benefit period begins.

PRE-EXISTING CONDITION

Any sickness or injury for which the insured received medical treatment, consultation, care or services, or took prescribed medicine during the 3 months prior to the insured's effective date of coverage. A limited benefit will be paid if a disability occurs within the first 6 months of coverage and the disability is caused by a pre-existing condition. The pre-existing condition benefit is the lesser of 50% of the weekly benefit or $50, paid for a maximum benefit period of 5 weeks. The condition will be fully covered if the disability begins more than 6 months after the effective date.

INELIGIBLE BUSINESSES

The following groups are ineligible for the SmartChoice STD plan*:

SIC CODE(S)	INDUSTRY CLASSIFICATION
0111-0971	Agriculture, Forestry, Fishing, Hunting & Trapping
1011-1241	Metal & Coal Mining
1311-1499	Oil/Gas Extraction, Mining & Quarrying
1611-1629	Heavy Construction
1761-1799	Special Trade Contractors
2111-2141	Tobacco Products
2411-2431	Logging, Sawmills & Millwork
2611-2631	Pulp/Paper Mills
2892	Explosives
3292	Asbestos
3482-3489	Ordnance & Accessories
4311	U.S. Postal Service
4493	Marinas
4612-4619	Pipelines

SIC CODE(S)	INDUSTRY CLASSIFICATION
4952-4959	Sewer/Refuse
5541	Gasoline Service Stations
5921	Liquor Stores
5983-5989	Fuel Oil Dealers
7011-7041	Hotels/Motels
7381	Detective, Guard or Armored Services
7911-7999	Amusement & Recreation Services
8021	General Dentistry Groups
8321	Groups exclusively comprised of Contracted (1099) employees
8641	Fraternal Organizations and Professional Groups
8811	Private Households
8999	Services, Nec
9221-9229	Public Safety
9711-9999	National Security/International Affairs

**Excludes groups where 50% or more of the employees are related and living in the same household.*

Protecting your team's income is one of the easiest ways to protect your business too. Contact your broker or sales representative for a quote today.

[1] Reliance Matrix is a brand name for the underwriting companies Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and for the third-party administrator (TPA) Matrix Absence Management, Inc.
[2] Refer to policy or certificate for specific terms and conditions of coverage.
[3] Definition of Earnings: Basic salary exclusive of overtime, bonuses and other special forms of compensation. Commission earnings will be based on the average earnings for the prior 24 months
[4] Benefits for groups located in CA, HI, NJ, PR or RI are subject to a Maximum Weekly Benefit amount of [20]% of weekly earnings up to the maximum benefit.

This document highlights the features of SmartChoice insurance plans underwritten by Reliance Standard Life Insurance Company. It is not a contract. Information contained herein is subject to the group insurance policy provisions and the company's underwriting guidelines and may be subject to change.
Insurance is provided by group policy form LRS-6451, et al. issued to the Reliance Standard Employer Trust sitused in Delaware. In CO, SD, OR, LA and ME, the policy is issued to the employer. Certain plan designs may not be available in all states.

DeltaLife plans are available when bundled with group dental plans from Delta Dental of Arizona.