

Voluntary Short Term Disability

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 (VSTD) coverage from Illinois Mutual gives the peace of mind that a protected paycheck brings, with enough flexibility to meet anyone's needs. The VSTD 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. The VSTD policy also provides a significant enhancement to an employer's benefit portfolio – all at no additional cost.

Coverage

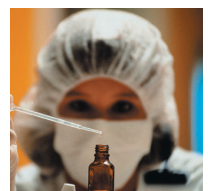
Voluntary Short Term Disability income from Illinois Mutual pays benefits for covered non-occupational injuries and illnesses. Maternity, alcoholism or drug addiction and mental or nervous conditions are covered the same as any other illness.

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.

Participation

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



Ineligible Firms

Firms engaged in the following activities are not eligible for Voluntary STD:

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

Voluntary STD Plan Choices

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



Plan	Benefits Begin		Duration
	Accident	Sickness	
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

Voluntary STD 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

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.

Weekly Benefit Amount & Monthly Premiums

The rates shown below can be illustrated for each employee in a one-page proposal generated from our POWERPitch® Proposal Software.

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



Supplemental Individual Disability

Illinois Mutual is one of the largest writers of individual disability income insurance. An individual disability policy is affordable, portable and offers protection for on or off the job disabilities. VSTD coverage can be supplemented with individual disability Income from Illinois Mutual. Premiums can also be payroll deducted and included on the same billing as VSTD.



300 S.W. Adams Street Peoria, IL 61634
Phone 309.674.8255

Form 9205

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.