



Group Short-Term Disability Insurance

As a TWU-IAM Association member, you are eligible to enroll in a voluntary group short-term disability income plan. This plan is designed for members and is intended to replace a portion of your income if you are disabled and cannot work due to an injury or sickness.

- **Guaranteed-Issue***
No health questions asked. You cannot be turned down for coverage, and physicals or medical exams are not required.
- **Coverage Amount**
Choose the amount of group short-term disability coverage you want, up to 66 $\frac{2}{3}$ % of your base salary (overtime not included).** **Benefits for on-job injuries are limited to \$500 per month.**
- **Elimination Period**
14 calendar days. This is the time you must be out of work before benefits are payable.
- **Benefit Period**
Benefits are payable for a maximum of 3 or 6 months – choose the option that’s right for you. This is the maximum amount of time that you will receive short-term disability benefits.
- **Level Premiums**
Rates are based on your current age and do not automatically increase as you get older.
- You are not required to exhaust sick time to receive benefits.
- **Pre-existing Condition Limitation - 3/12**
Pre-existing means a sickness or physical condition for which a member received treatment (including taking prescription drugs) or medical advice in the 3 months before coverage is effective, and for which a claim is filed in the first 12 months of coverage. Claims filed for pre-existing conditions are payable at 50% of the monthly benefit for up to 6 weeks.
- You are not required to exhaust sick time to receive benefits.
- Benefits received are tax-free.

Please note:

Premiums for this short-term disability plan will be payroll deducted. Premiums for all other supplemental benefit plans are not paid through payroll deduction.

*Members must be actively at work in order to enroll.

**Coverage up to 30% of your base salary available in CA, NY, NJ, RI and HI due to state disability plans.

Group Short-Term Disability Insurance



Benefits

This plan provides coverage for both on and off-the-job disabilities. The elimination period is 14 calendar days. This is the amount of time you must be out of work before benefits are payable. You have a choice of two benefit periods — 3 or 6 months. This is the maximum amount of time that you will receive short-term disability benefits.

Plan Options and Sample Rates

14 Day Elimination Period - 3 Month Benefit Duration								
Monthly Benefit		Bi-weekly Premium Rates						
On-Job	Off-Job	Age 18-29	Age 30-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60+
\$500	\$1,000	\$11.99	\$11.71	\$12.78	\$14.34	\$16.93	\$19.84	\$22.88
\$500	\$2,000	\$21.87	\$21.31	\$23.44	\$26.58	\$31.74	\$37.56	\$43.65
\$500	\$3,000	\$31.74	\$30.91	\$34.10	\$38.81	\$46.56	\$55.28	\$64.42

14 Day Elimination Period - 6 Month Benefit Duration								
Monthly Benefit		Bi-Weekly Premium Rates						
On-Job	Off-Job	Age 18-29	Age 30-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60+
\$500	\$1,000	\$16.16	\$15.84	\$17.22	\$19.25	\$22.67	\$26.64	\$30.70
\$500	\$2,000	\$29.40	\$28.76	\$31.53	\$35.59	\$42.42	\$50.36	\$58.48
\$500	\$3,000	\$42.65	\$41.68	\$45.84	\$51.93	\$62.17	\$74.08	\$86.27

Group Short-Term Disability Coverage

On-Job Monthly Benefit	Off-Job Monthly Benefit	Elimination Period	Benefit Period	Bi-Weekly Premium
\$500	\$ _____	14 days	3/6 months	\$ _____