

MORE ABOUT

TRANSDI[®] PLUS

SHORT-TERM DISABILITY INCOME INSURANCE



Product Details

Benefit Period:

12 Months
Accident Elimination Period – 14 Days
Sickness Elimination Period – 14 Days

Rates include the following optional rider: Accelerated Benefit for Terminal Illness Rider

PLAN OPTION 1 MONTHLY PREMIUM CLASS B RATES									
MONTHLY BENEFIT*	AGE 18-49	AGE 50-59	AGE 60-69	AGE 70+	MONTHLY BENEFIT*	AGE 18-49	AGE 50-59	AGE 60-69	AGE 70+
\$300	\$11.22	\$13.98	\$21.00	\$21.00	\$2,700	\$100.98	\$125.82	\$189.00	\$189.00
\$400	\$14.96	\$18.64	\$28.00	\$28.00	\$2,800	\$104.72	\$130.48	\$196.00	\$196.00
\$500	\$18.70	\$23.30	\$35.00	\$35.00	\$2,900	\$108.46	\$135.14	\$203.00	\$203.00
\$600	\$22.44	\$27.96	\$42.00	\$42.00	\$3,000	\$112.20	\$139.80	\$210.00	\$210.00
\$700	\$26.18	\$32.62	\$49.00	\$49.00	\$3,100	\$115.94	\$144.46	\$217.00	\$217.00
\$800	\$29.92	\$37.28	\$56.00	\$56.00	\$3,200	\$119.68	\$149.12	\$224.00	\$224.00
\$900	\$33.66	\$41.94	\$63.00	\$63.00	\$3,300	\$123.42	\$153.78	\$231.00	\$231.00
\$1,000	\$37.40	\$46.60	\$70.00	\$70.00	\$3,400	\$127.16	\$158.44	\$238.00	\$238.00
\$1,100	\$41.14	\$51.26	\$77.00	\$77.00	\$3,500	\$130.90	\$163.10	\$245.00	\$245.00
\$1,200	\$44.88	\$55.92	\$84.00	\$84.00	\$3,600	\$134.64	\$167.76	\$252.00	\$252.00
\$1,300	\$48.62	\$60.58	\$91.00	\$91.00	\$3,700	\$138.38	\$172.42	\$259.00	\$259.00
\$1,400	\$52.36	\$65.24	\$98.00	\$98.00	\$3,800	\$142.12	\$177.08	\$266.00	\$266.00
\$1,500	\$56.10	\$69.90	\$105.00	\$105.00	\$3,900	\$145.86	\$181.74	\$273.00	\$273.00
\$1,600	\$59.84	\$74.56	\$112.00	\$112.00	\$4,000	\$149.60	\$186.40	\$280.00	\$280.00
\$1,700	\$63.58	\$79.22	\$119.00	\$119.00	\$4,100	\$153.34	\$191.06	\$287.00	\$287.00
\$1,800	\$67.32	\$83.88	\$126.00	\$126.00	\$4,200	\$157.08	\$195.72	\$294.00	\$294.00
\$1,900	\$71.06	\$88.54	\$133.00	\$133.00	\$4,300	\$160.82	\$200.38	\$301.00	\$301.00
\$2,000	\$74.80	\$93.20	\$140.00	\$140.00	\$4,400	\$164.56	\$205.04	\$308.00	\$308.00
\$2,100	\$78.54	\$97.86	\$147.00	\$147.00	\$4,500	\$168.30	\$209.70	\$315.00	\$315.00
\$2,200	\$82.28	\$102.52	\$154.00	\$154.00	\$4,600	\$172.04	\$214.36	\$322.00	\$322.00
\$2,300	\$86.02	\$107.18	\$161.00	\$161.00	\$4,700	\$175.78	\$219.02	\$329.00	\$329.00
\$2,400	\$89.76	\$111.84	\$168.00	\$168.00	\$4,800	\$179.52	\$223.68	\$336.00	\$336.00
\$2,500	\$93.50	\$116.50	\$175.00	\$175.00	\$4,900	\$183.26	\$228.34	\$343.00	\$343.00
\$2,600	\$97.24	\$121.16	\$182.00	\$182.00	\$5,000	\$187.00	\$233.00	\$350.00	\$350.00

*Cannot exceed 30% of monthly compensation

Issue State: California
Rate generation date: May 31, 2024
SIC Code: 5511

Definitions

MONTHLY DISABILITY BENEFIT

Pays the selected benefit amount each month that an insured is totally disabled, not to exceed the monthly benefit percent shown on the Product Details page. Benefits do not begin until the applicable Elimination Period has been satisfied. Periods of disability lasting less than one month will be paid at 1/30th of the monthly benefit for each day of total disability. Benefits will stop once total disability ends or the end of the Benefit Period, whichever occurs first.

WAIVER OF PREMIUM PROVISION

Premiums will be waived once an insured employee has been totally disabled for 90 days or met the elimination period, whichever is later. Premiums must continue to be paid until the waiver begins.

PARTIAL DISABILITY BENEFIT

Pays 50% of the Monthly Disability Benefit for up to 6 months when an insured employee is working but not able to engage with reasonable continuity in his or her job or any occupation for which he or she could reasonably be expected to perform satisfactorily in light of his or her age, education, training, experience, station in life, and physical and mental capacity. However, the sum of the partial disability benefit and income from all other sources cannot exceed 100% of the pre-disability income.

ACCELERATED BENEFIT FOR TERMINAL ILLNESS RIDER (RIDER FORM SERIES CRDIT100)

Advances up to 12 months of Monthly Disability Benefits if the insured is diagnosed by a physician, for the first time on or after the effective date, as having a terminal illness.

***TRANSDI® PLUS* SHORT-TERM DISABILITY INCOME INSURANCE**



***TransDI® Plus* Short-Term Disability Income Insurance Limitations and Exclusions: What Doesn't Qualify**

OFFSETS

The sum of the disability benefits paid to the insured employee will be reduced as an offset for amounts actually paid as the result of the same disability (i.e. while disability income benefits would be payable, but excluding amounts awarded and received prior to becoming disabled). The types of benefits that will qualify for such reductions include:

- Insured employee and dependent disability benefits under SSA, Canadian Pension Plan, Quebec Pension Plan, or any similar plan or act (e.g. Railroad Retirement Act)
- Temporary disability benefits under a workers' compensation law
- Amounts received under any other occupational disease law or similar act (e.g. Longshoremen's and Harbor Worker's Act, Maritime Doctrine of Maintenance, Wages and Cure)
- Disability benefits under the Jones Act
- Disability benefits under any government retirement system (e.g. CalPERS)
- Disability benefits under the insured's employer's retirement plan (e.g. private employer retirement plans)
- Third party liability payments by judgement, settlement or otherwise (less attorneys' fees)
- Retirement benefits under: (i) SSA, Canadian Pension Plan, Quebec Pension Plan, or similar plan or act (e.g. Railroad Retirement Act); and (ii) the insured's employer's retirement plan (e.g. private employer retirement plans)
- Sick pay
- Amounts received by compromise or settlement of any claim for permitted offsets (less attorneys' fees)
- Salary continuation
- Personal time off

TransDI® Plus Short-Term Disability Income Insurance

Limitations and Exclusions: What Doesn't Qualify

- Annual leave pay

The sum of the disability benefits paid to the insured employee will be reduced as an offset for earnings actually paid from work while disabled, provided:

- That for no less than the first 12 months benefits are payable while working, the amount of offset will be limited to the amount of work earnings that, when added to the disability benefit payable, exceed 100% of the insured employee's pre-disability earnings
- Only those earnings from work the insured employee performs for his/her employer or from another employer for which the insured employee becomes employed after the insured employee's disability began will be included in the offset
- Pre-disability earnings must be adjusted for inflation using an index such as the CPI

After 12 months, the amount offset will be 100% of the work earnings actually received.

The benefits are supplemental to any state disability benefit.

The policy does not pay benefits for any loss, fatal or non-fatal, which results from:

- Intentionally self-inflicted injury while sane or insane
- Any act of war, declared or undeclared
- Accident sustained or sickness contracted while in the service of the armed forces of any country
- Committing a felony
- Operating, learning to operate or having any duty in the operation of any device or vehicle intended or designed for flight in the air including boarding, alighting or descending therefrom

PRE-EXISTING CONDITIONS

There will be no disability benefit payable for a disability caused or substantially contributed to by a pre-existing condition or medical or surgical treatment of a pre-existing condition.

"Pre-Existing Condition" means:

- The insured has received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 12 months immediately prior to the effective date of insurance
- The insured suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in the application for which the insured received a physician's advice or treatment within 12 months before the effective date of insurance
- The disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of insurance

***TransDI® Plus* Short-Term Disability Income Insurance**

Limitations and Exclusions: What Doesn't Qualify

TERMINATION OF INSURANCE

Employee insurance will terminate on the earliest of:

- The date the insured does not qualify as an insured
- The date the insured retires
- The date the insured ceases to be on active service
- The end of the last period for which premium has been paid, subject to the grace period
- The date the group master policy is discontinued

Termination will have no effect on payment of benefits for a total disability that begins before such termination.

We will have the right to terminate the insurance of any insured person who submits a fraudulent claim under the policy.

OTHER INSURANCE WITH US

An individual can only have one disability income policy or certificate with us. If a person already has disability income insurance with us, such person is not eligible to apply for this insurance.