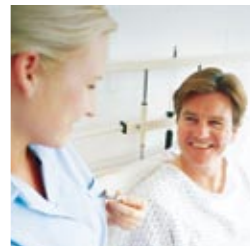


**BEST Life**  
BEST Life and Health Insurance Company

# Disability



## *Short Term Disability* Group Sizes 5 or More

Underwritten by BEST Life and Health Insurance Company

# *A Safety Net for Valued Employees*

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Short term disability plans are a great way to protect valued employees from the loss of income due to an injury or sickness.

The benefits of offering short term disability may include, but are not limited to, the following:

- Employees returning to work faster and bringing a company's productivity back on track;
- Worry-free coverage for recurrent disabilities;
- Financial security and greater peace of mind for everyone.



# Disability

# BEST Life Short Term Disability

Group Sizes 5+



BEST Life Short Term Disability is designed to provide coverage for non-work-related injuries or sickness. We offer a variety of options to meet the needs of your employer groups:

- Create your own employer-contributory or voluntary plan
- Add pre-existing conditions, maternity or partial disability benefits
- Increased benefits available for groups with over 50 employees enrolling

## Flexibility on Voluntary and Employer-contributory Plans

Creating your own short term disability plan is easy! By selecting the benefits you want, you can provide your clients with more choices and flexibility on employer-contributory or voluntary plans. See page 4 for a full listing of benefit options.

## Maternity Coverage (Optional)

Eligible employees can use their short term disability benefits when they take maternity leave.

## Pre-existing Conditions (Optional)

Employers with prior short term disability coverage have the option to choose from the following Pre-existing Condition limitations:

Months Before Effective Date	Months After Effective Date
None	None
3	12
6	12
12	12
12	24

## Partial Disability Coverage (Optional)

This benefit provides employees an incentive to return to work by paying them the full benefit amount in addition to their current weekly earnings.

### Eligible employees for Partial Disability coverage include:

- Employees able to perform some but not all of their substantial duties; and
- Employees that are earning no less than 20% of their pre-disability weekly earnings.

### Partial Disability payments:

- Paid for a maximum of twelve consecutive weeks;
- The combined period of time benefits for Disability and Partial Disability are payable may not exceed the maximum period of payments for the plan; and
- Total earnings may not exceed 80% of the employee's pre-disability weekly earnings.



# BEST Life Short Term Disability



	Employer-Contributory	Voluntary	Custom Groups
Group Sizes	5-49 Employees Enrolling	5-49 Employees Enrolling	50+ Employees Enrolling
<b>Minimum Participation &amp; Contribution Requirements</b>	<ul style="list-style-type: none"> <li>100% contribution requires 100% eligible employee enrollment.</li> <li>25% - 99% contribution requires 75% eligible employee enrollment.</li> </ul>	<ul style="list-style-type: none"> <li>No employer contribution required.</li> <li>A minimum of 25% of eligible employees enrolling.</li> </ul>	<p><b>Employer-contributory:</b></p> <ul style="list-style-type: none"> <li>100% contribution requires 100% eligible employee enrollment.</li> <li>25% - 99% contribution requires 75% eligible employee enrollment.</li> </ul> <p><b>Voluntary:</b></p> <ul style="list-style-type: none"> <li>No employer contribution required.</li> <li>A minimum of 25% of eligible employees enrolling.</li> </ul>
<b>Benefit Choices</b>	<p>Percentage of Salary: 60%, 67%, or 70%</p> <p>Or</p> <p>Flat Benefits: \$250 up to \$1,000 per week</p>	<p>Percentage of Salary: 60%, 67%, or 70%</p> <p>Or</p> <p>Flat Benefits: \$250 up to \$1,000 per week</p>	<p>Percentage of Salary: 60%, 67%, or 70%</p> <p>Or</p> <p>Flat Benefits: \$250 up to \$2,500 per week</p>
<b>Maximum Weekly Benefit</b>	Up to \$1,000	Up to \$1,000	Up to \$2,500
<b>Minimum Weekly Benefit</b>	\$25	\$25	\$10 to \$100
<b>Maximum Period of Payments (Benefit Duration)</b>	13 weeks 26 weeks	13 weeks 26 weeks 52 weeks	13 weeks 26 weeks 52 weeks
<b>Elimination Period</b>	<p>Elimination Period:</p> <p>0/7 7/7 14/14 29/29</p>	<p>Accident Benefit Begins On:</p> <p>Same Day 8th Day 15th Day 30th Day</p>	<p>Sickness Benefit Begins On:</p> <p>8th Day 8th Day 15th Day 30th Day</p>
<b>Additional Options</b>	<p>Partial Disability</p> <p>Maternity</p> <p>Pre-existing Condition</p> <p>Limitation</p>	<p>Maternity</p> <p>Pre-existing Condition</p> <p>Limitation</p>	<p>Partial Disability</p> <p>Maternity</p> <p>Pre-existing Condition</p> <p>Limitation</p>
<b>Rate Guarantee</b>	2 years	2 years	2 years 3 years



# BEA Membership Benefits



The BEST Employers Association (“BEA”) was established in 1970 and is a membership organization that serves employers, their employees, insurance agents, and individuals located in the United States. We are dedicated to providing members affordable insurance products and discounts for business or personal use offered through the BEA Gold Star Advantage Program. BEA currently serves over 92,000 members nationally.

## Association Sponsored Services include:



### ▪ Jenny Craig

Save on Jenny! Association members and their adult household dependents can receive either a FREE 30-Day Program\* or 25% off a Premium Program\*.

\*Plus the cost of food. Plus the cost of shipping, if applicable. Restrictions apply.



### ▪ HealthScreen Lab Services

Offers discounts on a variety of health and wellness blood chemistry tests to help members monitor their health. No doctor’s orders are necessary and can be ordered online.



### ▪ EyeMed Vision Care

Discounts on eye exams, eyewear and eye correction surgery.



### ▪ QualSight

Receive 40-50% off the average national charge for LASIK surgery through QualSight.



### ▪ Global Medical Conexions

For dental and medical treatment not covered by insurance. Offers members a way to obtain non-covered medical services at up to 70% less the US retail hospital price when performed in another country.



### ▪ Sears Commercial

Offers discounts on brand name appliances, exercise equipment, televisions and more.



### ▪ Car Rentals through Avis

Offers discounts when cars are rented at any Avis location.

More products and services are on their way. BEA continues to partner with companies to help our members save money.

For more information and to check for updates, please visit us online at [www.beassoc.org](http://www.beassoc.org).

# The Fine Print

## Available States

BEST Life Short Term Disability is available in: AR, DC, HI, ID, IL, IN, KY, MO, MS, NE, NM, OH, PA, SC, SD, TX, UT, and WY.

## Recurrence

If an employee returns to work and has a recurrent disability, BEST Life will treat the disability as part of the prior claim and will waive the elimination period if:

1. The employee was continuously insured, and
2. The recurrent disability occurs within 14 days of the end of the employee's prior claim.

Weekly benefits will be based on weekly earnings reported at the time of the prior claim.

## Employee Effective Date

Insurance will take effect on the later of:

1. The date the employer group becomes effective (if initial applications are received within 31 days of this date); or
2. The first day of the calendar month following the date a full-time employee completes the Waiting Period as elected by the employer (an application must be received within 31 days of this day); or
3. If the application is received after the 31st day of eligibility and Evidence of Insurability is provided, coverage will take effect on the first day of the month following BEST Life approval.

## Evidence of Insurability

BEST Life requires Evidence of Insurability for:

- Groups without previous coverage; or
- Employees that enroll after the initial 31-day eligibility period, and enroll in a plan where the employer is contributing less than 100%.

## Exclusions and Limitations

The plan does not cover any disabilities caused by, contributed to, or resulting from the employee's:

- Loss of professional license, occupational license, or certification;
- Intentionally self-inflicted injuries or attempting suicide, regardless of mental capacity;
- Active participation in a riot or insurrection, or in attempting to commit or commission of a felony or crime for which the employee has been convicted under federal or state law;

- While incarcerated;
- Resulting from war, declared or undeclared or any act of war or terrorism;
- Pre-existing condition, if elected;
- Voluntarily electing a surgical procedure, elective cosmetic or plastic surgery, except when required due to Injury or Sickness;
- Occupational Injury or Sickness.

## Ineligible Employees

The following are considered ineligible if:

- Full-time employees not actively at work at the group's initial effective date;
- Non-resident aliens;
- Consultants, directors or stockholders;
- Employees employed on a temporary, seasonal or part-time basis, including 1099's;
- Employees subject to collective bargaining agreements.

## Ineligible Industries

<u>SIC</u>	<u>Description</u>
10-14	Mining
21	Tobacco Products
241-242	Logging & Sawmills
2431	Millwork
2892	Explosives
3111	Leather Tanning & Finishing
3292	Asbestos Products
331-339	Primary Metal Industries
4111-4216	Local & Interurban Passenger Transit
431	U.S. Postal Service
4512-4581	Aviation and related services
7231	Beauty Shops
7241	Barber Shops
7381	Disinfecting & Exterminating
7382	Security Systems Services
7542	Car Washes
7922-7929	Amusement & Recreation
7948	Racing, including Track Operations
7993	Coin Operated Amusement Devices
8811	Private Households
9221	Police Protection
9233-9229	Correctional Institutions, Fire Protection, Public Order & Safety, n.e.c.,

# Underwriting Highlights



Disability



1. Minimum group size:
  - 5 or more eligible employees enrolling.
2. Employer Eligibility:
  - Must have 5 or more employees enrolling;
  - Be located in a state where BEST Life offers short term disability;
  - No more than 50% of enrolling employees located out of the state;
  - Actively in business for one year or more.
  - Businesses not eligible for coverage include:
    - Businesses that are conducted in the home of the employer or employee;
    - Seasonal or in a hazardous industry;
    - Unions, associations, self-funded groups, or ASO's.
3. Employee Eligibility
  - Employees must be actively employed full-time, working at least 30 hours per week, and paid a salary or earnings from which Federal, State, and Social Security taxes are withheld. Minimum hours required may vary by the laws of your state.
  - Partners and owners are also eligible if they work 30 hours or more per week.
  - Must be between the ages of 18 and 69.
  - Individuals not eligible for coverage include:
    - Non-resident aliens;
    - Full-time employees not actively at work on the initial effective date;
    - Consultants, directors, or stockholders;
    - Employees subject to collective bargaining agreements;
    - Seasonal, part-time, 1099, or temporary employees.
4. Participation and contribution requirements:
  - Employer-contributory (100% contribution): 100% eligible employees;
  - Employer-contributory (minimum of 25% contribution): 75% of eligible employees;
  - Voluntary: minimum of 25% of eligible employees.
5. Evidence of Insurability may be required for:
  - Groups without prior coverage;
  - Employees enrolling after the initial 31-day of eligibility. If the employer is contributing 100%, then evidence of insurability is not required.
6. New cases may be effective on the 1st or 15th of the month. Cases accepted 7 days after the requested effective date.
7. Wage reports are required for groups with 10 or less employees enrolling.



Sponsored by BEST Employers Association



BEST Life products are marketed and distributed by BEST Health Plans, LLC. Underwritten by BEST Life and Health Insurance Company

This brochure is for descriptive purposes only. Please refer to Certificate Booklet for specific details about plan coverages, limitations and exclusions.



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