

About Your BEST Life *Short Term Disability Plan*

Welcome to BEST Life! This flyer explains how your Short Term Disability plan works. If you have any questions about your plan, please contact BEST Life's Customer Service Department at 800.433.0088 or by emailing us at cs@bestlife.com.



What is Short Term Disability?

Short Term Disability is temporary insurance that helps you pay bills as you recover from a non-work-related accident or sickness. If you get injured or suffer from an illness and cannot work, your BEST Life Short Term Disability plan will directly pay you a percentage of your salary or a flat amount for a set number of weeks.

How are my benefits covered?

Your plan includes an Elimination Period, a Weekly Benefit, and a Benefit Duration Maximum, all of which determine how your benefits are covered:

- **Elimination Period:** is the amount of days you must be continuously disabled before you are eligible for benefits. Your plan lists the amount of days you must meet to be eligible for an accident and for a sickness. Some plans apply the same amount of days to accidents and sicknesses.
- **Weekly Benefit:** the amount you are eligible for. This amount will be based on a percentage of your weekly earnings or a flat dollar amount.
- **Maximum Period of Payment:** the maximum amount of weeks benefits are paid while you are disabled. After the maximum is met, no more benefits will be paid for that disability.

In addition, some plans may have a Pre-existing Condition Exclusion. This provides the number of months a disability is excluded from coverage before and after your effective date. Some plans apply the same number of months to a disability existing before and after your effective date.

For exact benefit information, please refer to your plan's Certificate of Insurance.

When am I considered disabled?

You are considered totally disabled if you cannot perform material and substantial duties of your regular occupation due to your sickness or injury, **and** you are not working in any occupation. You must be under appropriate care of a doctor, and you may be required to be examined to determine if you are totally disabled and for how long. (The loss of a professional or occupational license or certification does not qualify as a disability.)

In addition, some plans may have a Partial Disability benefit. This benefit covers partial disabilities due to a previously covered sickness or injury, and provides additional assistance while you are working part-time. For more information about this benefit, please refer to your Certificate of Insurance.

How does my plan work?

When you become disabled, download a Short Term Disability claim form from the BEST Life website, and have your employer fill out the employer section. You and your physician will need to complete the appropriate sections before submitting the claim form to BEST Life.

BEST Life will then calculate your weekly benefit. After your Elimination Period is met, we will send you a check every week until you are no longer disabled, the Maximum Period of Payment is met, or you are no longer eligible for benefits (due to death, or failure to provide proof of continuing disability, etc.).

Can other sources of income be deducted from my Short Term Disability benefits?

Yes. Income you receive or are eligible to receive is deducted from your weekly Short Term Disability benefit. Your Certificate of Insurance lists what sources of income qualify for this.

How are benefits calculated?

If your benefit is based on a percentage of your salary, BEST Life will use the calculation below to determine your weekly benefit. If your benefit uses a flat dollar amount, skip to Step 3.

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|----------------|---|---|
| Step 1. | Multiplies your reported weekly earnings by plan's percentage. | \$800 weekly earning X 70% Plan Benefit \$560 |
| Step 2. | Compares amount to maximum weekly benefit allowed on plan. The lesser of the two amounts is selected. | Maximum Weekly Benefit Allowed is \$1,000. \$560 is lesser than the maximum and still qualifies. |
| Step 3. | Then, subtracts any Deductible Sources of Income. | \$560 amount -\$100 deductible income \$460 |
| Step 4. | This total amount becomes your Short Term Disability benefit. | Plan pays a weekly benefit of \$460 |

(Amounts shown are for illustration purposes only. Actual amounts may vary.)

How do I file a claim?

You or your employer can download a Short Term Disability claim form at www.bestlife.com, select "Members" and then "Forms".

You, your physician and your employer will need to fill out sections of the claim form in order to be considered complete.

Completed forms should be mailed to:
BEST Life and Health Insurance Company
PO Box 890