

Benefit Summary for The Villages

Short Term Disability (STD)	
Elimination Period	Once your doctor advises you to stop working, you may be eligible to begin receiving benefits on the 1st day of total disability resulting from an accidental injury or the 8th day of total disability due to sickness.
Maximum Benefit Duration	The maximum benefit period is 26 weeks. The length of time benefits are received depends on the type of, and the severity of, the disability. At age 70, the maximum benefit duration decreases by 50 percent.
Maximum Weekly Benefit	A loss of income must be demonstrated for STD to be payable. The maximum weekly benefit is 66 2/3 percent of your Basic Weekly Earnings to a maximum of \$800 subject to the reduction and termination provisions of the group policy. Your covered earnings will not include commissions, bonuses, overtime pay or any other extra compensation.
Reductions	The weekly benefit amount may be reduced by the amount of income you or your family receive (or are eligible for) as a result of the disability from other group disability plans; Social Security; a settlement; an automobile policy; or retirement benefits. These other income benefits are offsets deducted from the calculated benefit. The benefit will not be reduced to an amount less than the Minimum Weekly Benefit while a benefit is payable.
Minimum Weekly Benefit	10 percent of your weekly benefit.
Termination	Your coverage terminates when you are no longer eligible for the insurance, you are no longer actively working the required hours each week, you retire, or your employment ends, whichever occurs first.

Exclusions and Limitations:

STD benefits are not payable for any period of disability: 1) prior to the day benefits begin; 2) during which you receive payment under salary continuance, which will include but is not limited to, vacation, severance pay or a sick leave program; or, retirement plan sponsored by his employer; 3) resulting from a sickness or injury covered by any workers' compensation law or similar law; 4) resulting from a sickness or injury arising out of, or in the course of, any employment for wage or profit; 5) unless you are under the regular care of a physician; 6) resulting from an intentional act, actively participating in a riot, or while committing a crime; 7) due to war or any act of war.

This is a brief summary of the coverage under the program shown. It is not a legal document.

The exact provisions of the benefits and exclusions are contained in the policy and certificate. (Policy series BST01, et al)