

University of Kentucky Short-Term Disability Insurance Plan

Who is Eligible?

Regular UK Staff with assignments of at least .5 FTE (18.75 hrs. per week) and WEPP Nurses. Must be age 17 - 67 and actively at work on the Effective Date. Faculty are not eligible.

Benefits:

70% of Basic Earnings or \$6,000/month, whichever is less.

Covered Conditions:

- Sickness
- Non-occupational injury
- Pregnancy
- Complications of pregnancy

Built-in Benefits that Measure Up

- Pays you when you can't work.
- Benefits paid to match your payroll frequency.
- Portable coverage you can keep if you change jobs.
- Coverage remains in force as long as premiums are paid.
- Premiums do not increase as you get older.

PLAN DESIGN

	Benefit Period	Elimination Period
Plan A:	6 Months	14 Calendar Days
Plan B:	6 Months	30 Calendar Days

Benefit Period is the maximum length of time the benefit will be paid for a period of disability.

Elimination Period is the number of days of continuous disability, due to accident or sickness, that must pass before benefits are payable.

Consider these facts...

- **75% of Americans live paycheck to paycheck.** *2008 Getting Paid in America survey.*
- **Unexpected illness and injury cause 350,000 personal bankruptcies each year.** *2009 Council of Disability Awareness.*
- **More than 70% of Americans rely on two incomes to make ends meet.** *LIMRA's 2010 Disability Awareness Month study.*

Limitations and Exclusions

Generally, Disability Benefits are not paid for losses that are caused by or occur as the result of your:

- Involvement in any period of armed conflict, even if it is not declared;
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare-paying passenger;
- Participating or attempting to participate in an illegal activity;
- Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
- Addiction to alcohol or drugs;
- Having a pre-existing condition as described and limited in the plan Certificate;
- Having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's disease and other organic senile dementias are covered; and
- Having a work-related Injury.

Pre-Existing Conditions

If you become disabled because of a pre-existing condition, the disability is not covered if it begins during the first 12 months after the plan's effective date. Preexisting condition means a sickness or physical condition for which you were treated, received medical advice or had taken medicine within 12 months before the effective date.

International Coverage (Geographical limitations)

You are fully covered if you become totally disabled while traveling in geographical areas within 40 miles of the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahama Islands, the Virgin Islands, Bermuda or Jamaica. If you become totally disabled while you are outside the covered geographical areas, and you are disabled longer than your elimination period, your maximum benefit period while outside the covered geographical areas will be limited to 60 days. After the 60-day period, benefits will not be paid until you return to a covered geographical area.

This overview provides a brief description of coverage and is not a contract. Refer to plan D1902 and Riders WP for exact terms and provisions. Benefits, definitions, exclusions and limitations may vary by state. Underwritten by Trustmark Insurance Company, Lake Forest, Illinois.

Administered by The MPM Group, LLC.
Call (859) 223-4973 with questions.
Enroll at www.thempmgroupllc.com

University of Kentucky
Short-Term Disability Insurance and Accident Insurance
Frequently Asked Questions

Q. Who is eligible to enroll?

A. Regular University employees with a .5 FTE assignment working at least 18.75 hours per week are eligible. Faculty are not eligible for Short-Term Disability. For Short-Term Disability, you must be 17-67 years old. For the Accident Plan, you must be 17-80 years old. You must be actively at work on the Effective Date.

Q. How will benefits be paid?

A. All payments for Short-Term Disability Insurance and/or Accident Insurance are mailed directly to the policy owner. Benefit payments are not offset by other types of insurance or income including sick leave.

Q. Why should I enroll now?

A. During your first 60 days of employment, Short-Term Disability coverage is guaranteed up to \$6,000 per month or 70% of your salary, whichever is less. You can be denied (based on health factors) for short-term disability coverage if applying after the first 60 days.

Q. Can my family be covered?

A. Spouses and children can be covered under the Accident Plan but not for Short-Term Disability.

Q. How are premiums paid?

A. Premiums are paid through payroll deduction on a pre-tax basis. You do not need to submit any premium with your application.

Q. Can I take my policy with me if I leave the University?

A. Yes, the policies are portable and can be continued on a direct bill basis.

Q. Will my premium change because I get older?

A. Premiums will not change based on an individual's age or health status.

Q. Are there Maternity Benefits?

A. Yes. Total Disability resulting from pregnancy or childbirth is covered the same as any sickness when such disability begins 10 months or more after the Effective Date.

Q. What is the difference between Plan A and Plan B for Short-Term Disability Insurance?

A. Both Plan A and Plan B pay benefits for up to 6 months; but Plan A starts paying after being off work for 14 continuous days due to a disability, and Plan B starts paying after being off work for 30 continuous days due to a disability.

Q. Can I enroll at a later date?

A. Yes, but only during the University's annual benefits enrollment period. Exceptions can be made for a "qualifying event".

Q. How can I find out more?

A. Call The MPM Group at (859) 223-4973 or go to www.thempmgroupllc.com