

Plan Highlights

Voluntary Group Short Term Disability Insurance



International Alliance of Theatrical Stage Employees Local 728

COVERAGE

Disability income protection insurance provides a benefit for short term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

All Active Dues Paying Members in good standing and earning a minimum salary of \$15,000 per year, except for any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

The benefit amount is equal to 20% of your weekly covered earnings, to a maximum benefit of \$1,000 per week.

DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 15th consecutive day of disability.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 26 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

RATES

See attached Rate Sheet

FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage
- ▶ Partial Disability
- ▶ Transfer of Coverage provision

LIMITATIONS

- ▶ Pre-Existing Condition Limitation: 3/12
- ▶ Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans.

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The benefit amount is equal to 20% of your weekly covered earnings, to a maximum benefit of \$1,000 per week.

To calculate your monthly payroll deduction, use the formula indicated below:

1. Enter your **Weekly Earnings**, not to exceed **\$5,000**. 1. \$ _____
2. **Multiply** the amount on Line 1 by **0.20**. 2. \$ _____
3. Find your rate from the age table displayed. 3. \$ _____
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ _____
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your **monthly payroll deduction**. 5. \$ _____

Age	Rate per \$10 benefit
18-24	\$0.173
25-29	\$0.169
30-34	\$0.190
35-39	\$0.208
40-44	\$0.246
45-49	\$0.320
50-54	\$0.495
55-59	\$0.582
60-64	\$0.642
65-69	\$0.791
70+	\$1.060

Example Calculation: Tom Smith is age 45.

1. Enter your **Weekly Earnings**, not to exceed **\$5,000**. 1. \$ 2000
2. **Multiply** the amount on Line 1 by **0.20**. 2. \$ 400 (maximum weekly benefit)
3. Find your rate from the age table displayed. 3. \$ 0.320
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ 128.00
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your **monthly payroll deduction**. 5. \$ 12.80 (monthly payroll deduction)