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SHORT TERM DISABILITY (STD) INSURANCE

Delta Dental of Illinois' subsidiary, ProTec, offers short term disability (STD) plans that can help groups control disability costs. The National Safety Council estimates that more than 56,000 disabling injuries occur every day in the United States. When a valuable employee is absent from his or her job due to an injury or illness, paying compensation out of pocket can be devastating to an employer's bottom line. ProTec partners with Amalgamated Life Insurance Company, a leading provider of life and health insurance with its 39th consecutive "A" (Excellent) Rating from A.M. Best Company.

A short term disability benefit package from ProTec can help employers hedge against such losses, as well as help them avoid some unemployment claims. Whether non-voluntary or contributory, a ProTec Short Term Disability plan offers the following advantages:

- Flexible benefit designs – including benefit amounts, durations and waiting periods
- Fast, accurate claim administration
- Service you know and trust

Why offer short term disability insurance?

According to the American Council of Life Insurers, nearly one-third of all Americans will suffer a serious disability between the ages of 35 and 65. Short term disability insurance helps offset the unpredictable financial difficulties caused by accidents or illness.

Short term disability insurance offers peace of mind so members can be rest assured that a reliable source of income will assist their financial needs should the unexpected happen.

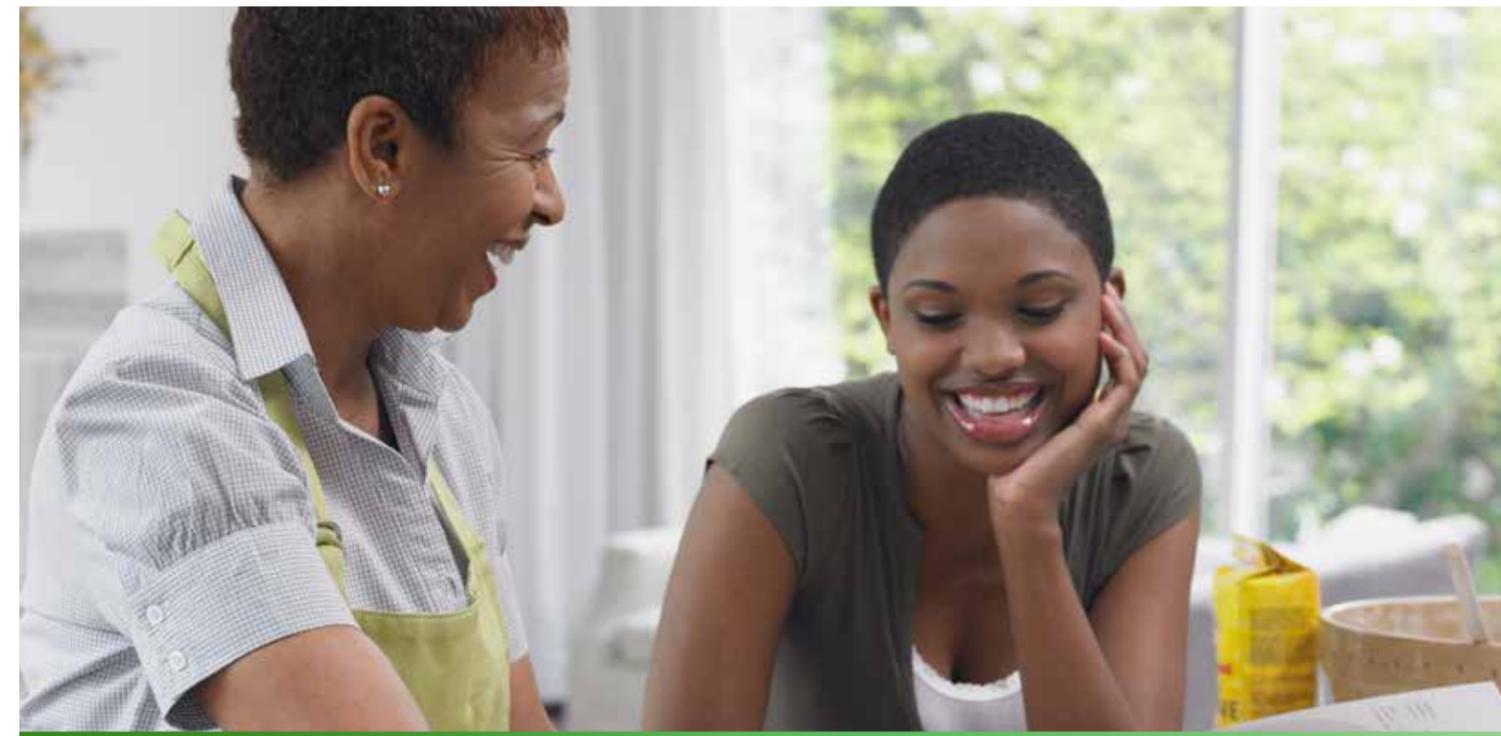
As a key element of any benefit package, it's coverage no working person should be without. Even if a group doesn't have the budget to provide short term disability insurance, they should consider offering a short term disability plan on a contributory basis.

ProTec Short Term Disability Benefits

Short term disability insurance pays a percentage of a member's weekly earnings in the event that they are unable to work for a short period of time due to an accident or sickness. Groups can choose from several options* within the plan.

- **Waiting Period:** This determines how soon the benefits start after the disability – and can vary depending on whether the disability is due to an accident or sickness.
- **Duration:** This determines the maximum length of time that the benefits can be paid – and can be coordinated with the group's long term disability plan. Standard benefit durations include 13, 26 and 52 weeks.
- **Benefit Levels:** An earnings benefit provides a percentage of the employee's basic weekly earnings (50%, 60% or 66 ⅔%) in the event of disability. The group can choose up to six benefit levels or classes based on categories such as occupation or salaried/hourly compensation. For a contributory STD plan, the employee decides the weekly benefit amount needed, subject to the plan minimums and maximums, depending on his/her individual financial situation.

* Non-standard options may also be considered.



The benefits offered with a ProTec Short Term Disability plan are numerous.

- **Survivor Benefit** (included benefit): Should the insured die while receiving STD benefits, his/her designated beneficiary will receive an additional three weekly STD benefit payments.
- **Maternity** (included benefit): This enhancement extends the STD coverage to include an insured's pregnancy-related disabilities.
- **Partial Disability** (optional benefit): A partially-disabled employee can receive up to 80 percent of his/her pre-disability pay from part-time work, STD benefits, and other sources while still qualifying for STD coverage. Since employees don't have to be concerned about losing benefits or starting a waiting period over again, this option encourages them to return to work.
- **First Day Hospital** (optional benefit for non-voluntary plans only): If the insured becomes hospitalized due to an injury or sickness, the benefit waiting period will be waived and benefit payments will start immediately.



A complete package.

Feel confident offering the full ancillary benefit package – dental, vision, life and disability – available through Delta Dental of Illinois and ProTec. Visit protecinsuranceco.com for more information or contact your Delta Dental of Illinois representative today.