

## *Short Term Disability*

You have insurance for your car, home and may even insure your life, but what happens if you become disabled and your income stops but your living expenses continue? One out of three workers can expect to suffer from a disability lasting at least 90 days at some time during his or her career, making STD insurance a valuable part of your employee benefits.<sup>1</sup>



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### **YOUR EMPLOYER IS SPONSORING A PLAN THAT PROVIDES INCOME PROTECTION IN THE EVENT YOU BECOME DISABLED. YOU ARE ELIGIBLE IF YOU:**

- Are actively at work as defined in the group policy.
- Reside in the United States.
- Have completed your employment waiting period.

### **THE EFFECTIVE DATE OF YOUR COVERAGE WILL BE ONE OF THE FOLLOWING:**

- If you meet the set eligibility requirements and apply prior to the 31st day after you become eligible for coverage, your coverage will become effective on your eligibility date.
- If you are not in active employment on the day before the scheduled effective date of your STD insurance, then the effective date of your STD insurance will be delayed until the day you return to work.

### **WHEN DO BENEFITS BEGIN?**

Benefits begin after the elimination period. The elimination period is the number of days you must be disabled before you can collect benefits. See your summary for your elimination period.

### **IS MATERNITY LEAVE COVERED AND HOW?**

Yes, maternity is covered the same as sickness.

### **WHAT IS A PRE-EXISTING CONDITION?**

A condition for which you received medical treatment, consultation, care or services, or took prescribed drugs or medicines during a period of time prior to your effective date of coverage. Check your Certificate of Insurance for details regarding whether or not this could affect your benefit.

### **WHAT IF I GET INJURED ON THE JOB?**

You would be covered by Workers' Compensation instead of Short Term Disability. You can not collect both simultaneously.

### **DOES STD INSURANCE REPLACE MY ENTIRE INCOME WHILE I AM DISABLED?**

The plan replaces a percentage of your income. The definition of disability requires an earnings loss.

### **WHEN DO MY BENEFITS END?**

The earliest of:

- The maximum benefit duration date.
- The date you are no longer considered disabled.
- The date you fail to submit proof of continuing disability.
- The date you are able to return to work in your regular occupation but choose not to.
- At the time of your death.



## WHO IS RESPONSIBLE FOR SUBMITTING CLAIM FORMS?

After obtaining the forms from your employer, it's your responsibility as the claimant to submit fully completed claim forms.

## AFTER MY CLAIM IS RECEIVED AND APPROVED, WHEN WILL MY CLAIM CHECK BE PROCESSED?

Within 7 to 10 working days after approval. You can check on the status of any claims checks by contacting the Renaissance Claims Department at **800-894-4532** or [GroupClaims@RenaissanceFamily.com](mailto:GroupClaims@RenaissanceFamily.com).

## QUESTIONS ABOUT YOUR BENEFITS?

If you ever have questions about your Short Term Disability coverage, refer to your certificate of insurance. You can also contact our Customer Service Department Monday-Friday 8 a.m to 5 p.m est. at **800-894-4532**.

## SHORT TERM DISABILITY CLAIMS CAN BE SUBMITTED IN ONE OF THE FOLLOWING WAYS:

- **BY MAIL TO:**  
Renaissance Life & Health  
ATTN: Claims Department  
PO Box 1596  
Indianapolis, IN 46206
- **BY SECURE EMAIL:**  
[GroupClaims@RenaissanceFamily.com](mailto:GroupClaims@RenaissanceFamily.com)
- **BY PHONE:** 800-894-4532
- **BY FAX:** 607-773-2276



**Renaissance**<sup>®</sup>  
BENEFITS

*RenaissanceBenefits.com*

1) Society of American Actuaries, 1981 Disability Tables.