



	4-9 employees	10-99 employees	
	Options		Definitions
Employee contribution	<input type="checkbox"/> Contributory (6-9 employees) <input type="checkbox"/> Non-contributory (4-9 employees)	<input type="checkbox"/> Contributory <input type="checkbox"/> Non-contributory <input type="checkbox"/> Voluntary	<ul style="list-style-type: none"> • Contributory: employee pays a share of the premium • Non-contributory: Employer pays 100% of the employee’s premium • Voluntary: Employee pays 100% of the premium
Employer contribution	0-100%		Employer pays a percentage of the premium
Benefit options	<input type="checkbox"/> Flat benefit amount: \$100, \$200 or \$250 <input type="checkbox"/> Benefit percentage: 60% Weekly benefit maximum: \$100 – \$1,000	<input type="checkbox"/> Flat benefit amount: \$100 – \$600 <input type="checkbox"/> Benefit percentage: 60% or 66.67% Weekly benefit maximum: \$100 – \$2,500	<ul style="list-style-type: none"> • Flat benefit: Employee will receive payments at the weekly flat amount selected, not to exceed 66.67% of pre-disability earnings • Benefit percentage: Employee will receive payments at the percentage selected up to the weekly benefit maximum • Weekly benefit maximum: Benefit will be paid weekly if employee qualifies and meets the definition of disability. Benefit maximum available to the group cannot exceed the average of the top three salaries
Weekly benefit minimum	\$25		Minimum benefit to be paid if employee meets definition of disability
Elimination periods	Accident / sickness benefits begin: <input type="checkbox"/> 1 day / 8 days <input type="checkbox"/> 8 days / 8 days <input type="checkbox"/> 15 days / 15 days		Number of consecutive days after becoming disabled before the benefit becomes payable. For example: “1 day / 8 days” means the member will be covered on the first day if unable to work due to an accident and the eight day if unable to work due to a sickness under doctor’s orders.
Benefit duration	<input type="checkbox"/> 13 weeks <input type="checkbox"/> 26 weeks		The length of time disability payments will be made to the employee
Pre-existing condition limitation	Look-back / insured: <input type="checkbox"/> 3 / 12 months		A pre-existing condition is any injury or sickness the employee received medical care for: <ul style="list-style-type: none"> • Look-back period: Number of months before the effective date to determine if a medical condition is considered pre-existing • Insured period: Waiting period, beginning with the effective date of coverage, before the pre-existing condition is covered
Definition of disability	<ul style="list-style-type: none"> • Total disability: Employee is prevented from performing the essential duties of their occupation and is earning less than 20% of their pre-disability earnings • Disabled & working: Employee is prevented from performing some, but not all their essential duties, and are working part-time or limited-duty. And as a result, their current earnings are more than 20%, but are less than 80% of their pre-disability earnings. 		