

MISSION HEALTH SHORT-TERM DISABILITY NON-OCCUPATIONAL INSURANCE PLAN



No one plans on becoming disabled. It's just not something we typically think about. And yet, it is something that can happen to anyone. If you get sick or hurt and couldn't work, how would you pay the mortgage? Buy groceries? Make your car payment? And all of the other bills that won't go away, just because your paycheck is gone?

That's where a short-term disability insurance plan can help make the difference.

The difference that means you will have a portion of your income to help take care of your bills while you're taking care of yourself.

Plan Features:

- Benefits are paid directly to you unless otherwise assigned, and are not taxed.
- If a buy-up option is chosen, premiums are paid through convenient payroll deduction, and are deducted post tax.
- This is a non-occupational plan providing coverage for disabilities occurring off the job.
- 40% core coverage is provided by Mission Health.

Eligibility:

Full-time and part-time employees regularly budgeted to work at least 20 hours per week or 40 hours every two weeks.

Class 1: All active eligible Physicians (Core Plan Only)

Class 2: All other active eligible employees (Core Plan Only)

Class 3: All active eligible Physicians (Buy-Up Enrolled)

Class 4: All other active eligible employees (Buy-Up Enrolled)

BENEFITS

Weekly Benefit	Class 1 & 2: 40% of Basic Weekly Earnings less Other Income Benefits and Other Income Earnings Class 3 & 4: 50% of Basic Weekly Earnings less Other Income Benefits and Other Income Earnings *No salary cap.
Minimum Benefit	\$50
Accident/Sickness Elimination Period (EP)	14/14 days
Maximum Benefit Duration	24 weeks (excluding 14 day elimination period)

The plan has limitations and exclusions that affect benefits payable. Please refer to your benefits administrator for complete plan details.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and provides non-fiduciary claim processing services to this plan. This plan is not insured by CAIC, and CAIC has not issued any insurance policy that would fund benefits under this plan. CAIC is not responsible to fund the payment of any benefits under this plan. This is a self-funded plan and benefits are paid by Mission Health System.

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