



**Joseph F. McWherter MD DBA Fem Centre  
Short-Term Disability Insurance Benefit Summary**

Presented by: Assurant Employee Benefits

Effective: March 1, 2012

Policy: 5459307

**Eligibility**

You are eligible to participate if you are a full-time employee, as defined by your employer, at active work and working in the United States. Other policyholder-defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

**Plan Description**

<b>Weekly Benefit</b>	60.00% of covered weekly pre-disability pay
<b>Maximum Weekly Benefit</b>	\$2,308
<b>Benefits Begin</b>	8 <sup>th</sup> day due to Accident
	8 <sup>th</sup> day due to Sickness
<b>Maximum Benefit Duration</b>	12 weeks

**Commonly asked questions about Short-Term Disability insurance:**

**Q: Who will pay the premium for this coverage?**

A: Premiums are paid by your employer.

**Q: How do I qualify for benefits?**

A: By meeting the definition of disability and satisfying the qualifying period (the length of time you must be disabled before benefits can begin.)

**Q: What is the definition of disability for my plan?**

A: Assurant Employee Benefits' Dual Definition of Disability allows you to qualify for benefits under a regular job or an earnings test. You need to satisfy only one test to be considered disabled. See your certificate of group insurance which provides this and other important plan definitions.

**Q: Is pregnancy covered?**

A: Yes. Pregnancy is covered as any other disability.

**Q: How long will benefits be paid?**

A: As long as you remain disabled, benefits can be paid up to the Maximum Duration.

**Q: Will my benefits be reduced by other sources of income?**

A: That depends on the type of income you receive. Your benefit amount may be reduced by other sources of income such as retirement or government plans, other group disability plans, salary continuance or sick leave, settlements or payments received, no-fault benefits, and return-to-work earnings.

**Q: Does this plan cover me if I become disabled due to an injury at work?**

A: No. Your Short-Term Disability insurance provides coverage only for disability due to off-the-job injury or illness.

**Q What if I try to come back to work during a disability?**

A: Your plan has many provisions that encourage and support your return to work. You may receive a portion of your regular Short-Term Disability benefit while working and still be considered disabled.

**Q Are there any excluded medical conditions?**

A: This plan does not exclude specific medical conditions. Please see your certificate of group insurance for more information.

This summary provides only a general overview and does not contain or describe all plan details. Issued insurance policies determine all plan features and policy benefits. Please consult your certificate or group policy for a complete description, including all applicable limitations, exclusions, reductions, and restrictions. Please contact Assurant Employee Benefits for additional information.

**For more information regarding claims and services, please visit our website at:  
[www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com) or call us at 800.733.7879**