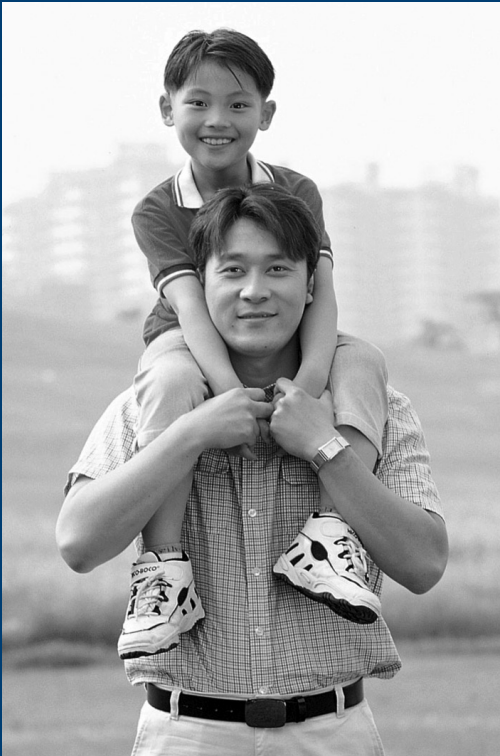


Short-Term Disability



Protection for the people you love
from the association you trust.



EMPLOYEE BENEFITS

127 South Peyton Street
Alexandria, VA 22314
800.848.4401
www.independentagent.com

IIABA sponsored Short-Term Disability Insurance Plan through The Guardian Life Insurance Company of America

The protection your family needs, at rates you can afford!

Did you know that as a member of IIABA you have access to a terrific benefits lineup? One of the most vital benefits available is a short-term disability insurance plan, created especially for professionals like you. The IIABA plans nationwide are underwritten by the Guardian Life Insurance Company of America. Guardian is a multi-line insurance group with many years of experience.

Short-Term Disability Highlights

Plan Benefits	Plan I	Plan II	Plan III	Plan IV
Percentage of Earnings	70%	70%	70%	70%
Maximum Weekly Benefit	\$1000	\$1000	\$1000	\$1000
Elimination Period Illness/Accident	0 day accident 7 day illness	0 day accident 7 day illness	30 day accident 30 day illness	30 day accident 30 day illness
Benefit Duration	13 weeks	26 weeks	22 weeks	104 weeks
Maternity Coverage	Paid as any other illness			
Guaranteed Issue	2 or more employees & 75% participation			
Pre-existing Condition Exclusion	None			

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Remember that only the policy can provide the actual description of services, terms, conditions and exclusions.

GP-a-STD94-1.0 et al; GP-1-STD2K-1.0 et al/2001-320

Questions and Answers about the Big “I” Short-Term Disability Program

What is your most valuable asset? Your house? Your car?

One of your greatest assets is your ability to earn a living, and the only way to protect it is with STD.

What would happen to your family, your income, or your debt structure should your paychecks suddenly stop? Perhaps your savings may help for awhile, but then what? If your ability to earn a paycheck is hindered, your mortgage payment, car payment, and insurance payments still must be made.

The solution is disability insurance—protection that helps pay those bills when you no longer can. When you protect yourself and your family with a quality short-term disability product, you’ll enjoy the peace of mind that comes with having all your bases covered.

The Big “I” Short-Term Disability Program Features:

- Up to \$1000 per week in benefits
- Variety of plan alternatives to fit your needs
- Guaranteed issue (with specific requirements being met)
- No pre-existing condition exclusions

WHO IS ELIGIBLE?

IIABA members and/or employees working at least 30 hours a week are eligible to apply.

EXACTLY WHAT IS SHORT-TERM DISABILITY INSURANCE?

Short-term disability insurance is designed to protect you and your family against financial hardships that could occur if, through injury or illness, you are unable to work.

HOW DOES STD WORK?

By regulation, STD insurance is not designed to replace your entire paycheck. It works with other available benefits, such as Social Security, Workers’ Compensation, or company/employer and private plans. The TOTAL of your disability benefits from all sources cannot exceed 70% of your pre-disability earnings.

DO I HAVE TO BE HOSPITALIZED TO RECEIVE BENEFITS?

No, benefits are payable after your selected elimination period as long as you are totally disabled and under a doctor’s care.

WHAT IS THE DEFINITION OF DISABILITY?

Disability means that you are completely unable to perform the major duties of your regular occupation on a full-time basis due to sickness or injury. Disability does not exist if you are engaged in any work for wage or profit. This plan only covers disability that starts while you are insured by this plan. You will not be considered disabled under this plan if you are not under the regular care and treatment of a doctor.

How is a “recurring” disability covered?

If we consider the disability to be a recurring disability, the disability will be treated as a continuation of the earlier disability. This means you will not be required to satisfy a new elimination period before benefits will be payable under this plan for the later disability. The benefits payable for the recurring disability will be based on the terms of the plan that applied to the earlier disability.

PLAN EXCLUSIONS

Disabilities resulting from the following are not covered: declared or undeclared war; an intentionally self-inflicted injury or attempted suicide; participation in an illegal occupation or an attempt to commit a felony; any condition which is the subject of a waiver or impairment rider attached to your certificate; full-time service of the armed forces of any country. Also, benefits will be payable for either injury or sickness, but not for both concurrently.

If you have additional questions or would like to receive a quote, please contact IIABA Employee Benefits Manager, Christine Munoz, at christine.munoz@iiaba.net or (800) 848-4401.