



Your Short Term Disability Benefits
 Created for *Pasadena Humane Society & SPCA*
 Short Term Disability Insurance Effective DATE *May 1, 2010*

Anthem Life Insurance Company's Short Term Disability Insurance provides security when you need it most. You can feel confident knowing that, even if you become disabled, you will receive bi-weekly benefits to partially replace your lost income. Please review your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

Disability means that, due to a non-occupational illness or injury, you are unable to perform all material and substantial duties of your regular occupation, which results in at least a 20 percent loss in pre-disability earnings. You must also be receiving regular care from a physician for the illness or injury. All coverage ends at retirement.

Benefit Amount

The benefit amount is the payment you will receive if you become disabled. Calculate your weekly benefit by subtracting any other income you receive as a result of your disability from the amount shown.	60% of weekly earnings to a maximum weekly benefit of \$1,5000
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Payment Schedule

Payments begin for disabilities resulting from accidents and illnesses as follows: The maximum benefit period determines how long benefits will be paid.	1st day for accident, 8th day for illness 26weeks
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Additional Features

Partial Disability Benefit

If you are able to return to partial employment and earn between 20 and 80 percent of your pre-disability income, you will still receive a portion of your benefits.

Maternity Benefits

Anthem Life provides short term disability benefits for a pregnancy the same as a disability caused by an illness.

Resource Advisor Program

This value-added program gives you and your family free and confidential access to work/life resources, including: counseling sessions for qualifying events; legal/financial consultations; toll-free, 24/7 telephone consultations and referrals from anywhere in the United States; and unlimited access to Resource Advisor Web site resources.

Continuation of Coverage

If your coverage ends due to a disability, this feature allows you to continue coverage for up to six months by paying the required premium.

Conditions and Limitations

Work-related Disabilities

Work-related disabilities are not covered for employees or business owners who are eligible to be covered under Workers Compensation or occupational disease law.

Risks Not Covered

Benefits are not payable if income is not lost due to the disability or if the disability results from a self-inflicted injury, an act of war, commission of an assault or felony, or a work-related illness or injury. Ask to see a certificate for more specific details.

Contact your employee benefits administrator for more information on Anthem Life's products and services.

This benefit description is intended to be a brief outline of benefits available. It does not include all of the terms of coverage offered by Anthem Life. The entire terms are contained in the contract documents (the applicable Certificate, Policy, and/or Trust Agreement). In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail.

Exclusions and limitations are listed in the applicable Certificate, Policy, and/or Trust Agreement for this product.

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Your Long Term Disability Benefits
 Created for *Pasadena Humane Society & SPCA*
Long Term Disability Insurance
 Effective *May 1, 2010*

How would your family meet its day-to-day financial obligations if you faced a serious disability and were unable to work? Long Term Disability Insurance answers that concern by providing income if your finances are ever interrupted because of a disability. For all the details, please see your certificate.

The Definition of Disability

You may be considered disabled if, due to an illness or injury, you are unable to perform some or all of the material and substantial duties of your <i>regular</i> occupation and have at least a 20 percent loss in pre-disability earnings. For payments to continue beyond two years, you must be unable to perform the duties of <i>any</i> occupation for which you are suited and still have at least a 40 percent loss in pre-disability earnings.	Part-time or reduced work counts toward satisfying the elimination period. (See definition below.) All coverage ends at retirement.
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Benefit Amount

The benefit amount is the payment you will receive if you become disabled. Calculate your monthly benefit by subtracting any other income you receive as a result of your disability from the amount shown.	60% of monthly earnings up to a maximum monthly benefit of \$6,000.
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Elimination Period

Your elimination period is how long you must be disabled before benefits begin.	180 days
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Benefit Duration

If needed, your benefits will be paid up to Social Security Normal Retirement Age.	Note: Please see your certificate for specific maximum payment durations based on age at the time of disability. Benefits paid at the time you are disabled may vary from the benefit duration period shown.
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LTD Offsets

The monthly benefit will be reduced by "Other Income" you receive or are eligible to receive as a result of your disability.	Other Income includes workers compensation, retirement benefits, benefits under the United States Social Security Act, sick leave, formal salary continuation plan, and earnings from any form of employment.
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Additional Features

Survivor Benefits

If you pass away after being disabled for at least 180 consecutive days, and are receiving benefits at the time of your death, a lump-sum payment equal to three times the monthly benefit will be paid to your beneficiary.

Continuity of Coverage

If you were previously insured under your employer's prior long term disability insurance carrier, pre-existing conditions may be covered. If our plan's benefits are greater, coverage will be limited to the terms of your employer's previous plan.

Vocational Rehabilitation

We may provide services, such as vocational testing and training, job modifications and job placement to help you return to active employment if you suffer a disability.

Workplace Modification

We may reimburse your employer for reasonable costs of workplace modifications to help you return to work if you suffer a disability.

Recurrent Disabilities

If you return to work for less than six months and become disabled again due to the same cause, you will receive your monthly disability payments without satisfying a new elimination period. Of course, benefits would not be payable for the period worked.

Social Security Assistance

If you are receiving long term disability benefits, we will help you apply for Social Security and, if necessary, offer guidance through the appeal process.

Resource Advisor Program

This value-added program gives you and your family free and confidential access to work/life resources, including: counseling sessions for qualifying events; legal/financial consultations; toll-free, 24/7 telephone consultations and referrals from anywhere in the United States; and unlimited access to Resource Advisor Web site resources.

Conditions and Limitations**Preexisting Conditions**

12/6/24 pre-existing condition limitation. A pre-existing condition is an illness or injury for which you receive treatment or where symptoms were present within 12 months prior to your effective date of coverage.

A disability that begins in the first 24 months after your effective date will not be covered if it results from a pre-existing condition unless 6 consecutive months pass without treatment.

Risks Not Covered

Benefits are not payable if income is not lost due to the disability or if it results from an act of war, a self-inflicted injury, participation in a riot, commission of an assault or felony, injury while in military service, operating a motor vehicle under the influence of alcohol or drugs or being under the influence of alcohol or drugs. Loss of a professional license or certification does not qualify as a disability.

**Contact your employee benefits administrator for more information on
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