



Short Term Disability (STD)

You have insurance for your car, home and may even insure your life, but what happens if you become disabled and your income stops but your living expenses continue? One out of three workers can expect to suffer from a disability lasting at least 90 days at some time during his or her career, making STD insurance a valuable part of your employee benefits.¹



YOU ARE ELIGIBLE IF YOU:

- Are actively at work as defined in the group policy.
- Reside in the United States.
- Have completed your employment waiting period.

THE EFFECTIVE DATE OF YOUR COVERAGE WILL BE ONE OF THE FOLLOWING:

- **STANDARD APPLICANTS:** If you meet the set eligibility requirements and apply prior to the 31st day after you become eligible for coverage, the amount of insurance you select (up to the guaranteed issue amount) will become effective on your eligibility date.
- **LATE APPLICANTS:** Those who enroll more than 31 days after eligibility will become effective on the first day of the month following approval of your Evidence of Insurability by Renaissance.

If you are not in active employment on the day before the scheduled effective date of your Short term disability insurance, then the effective date of your STD insurance will be delayed until the day you return to work.

WHAT HAPPENS AFTER I COMPLETE THE EVIDENCE OF INSURABILITY (EOI) FORM?

After the EOI form is sent to the address located on the form, underwriting will review and notify you and your employer of their decision.

WHEN DO BENEFITS BEGIN?

Benefits begin after the elimination period. The elimination period is the number of days you must be disabled before you can collect benefits. See your summary for your elimination period.

IS MATERNITY LEAVE COVERED AND HOW?

Yes, maternity is covered the same as sickness.

WHAT IS A PRE-EXISTING CONDITION?

A condition for which you received medical treatment, consultation, care or services, or took prescribed drugs or medicines during a period of time prior to your effective date of coverage. Check your Certificate of Insurance for details regarding whether or not this could affect your benefit.

WHAT IF I GET INJURED ON THE JOB?

You would be covered by Workers' Compensation instead of Short Term Disability. You **can not** collect both simultaneously.

DOES STD INSURANCE REPLACE MY ENTIRE INCOME WHILE I AM DISABLED?

Our policy only replaces a percentage of your income, as outlined in your benefit summary. The definition of disability requires an earnings loss.

WHEN DO MY BENEFITS END?

The earliest of:

- The maximum benefit duration date.
- The date you are no longer considered disabled.
- The date you fail to submit proof of continuing disability.
- The date you are able to return to work in your regular occupation but choose not to.
- At the time of your death.



WHO IS RESPONSIBLE FOR SUBMITTING CLAIM FORMS?

After obtaining the forms from your employer, it is your responsibility as the claimant to submit fully completed claim forms.

AFTER MY CLAIM IS RECEIVED AND APPROVED, WHEN WILL MY CLAIM CHECK BE PROCESSED?

Within 7 to 10 working days after approval. You can check on the status of any claims checks by contacting the Renaissance Claims Department at **800-894-4532** or **GroupClaims@RenaissanceBenefits.com**.

SHORT TERM DISABILITY CLAIMS CAN BE SUBMITTED IN ONE OF THE FOLLOWING WAYS:

- **BY MAIL TO:**

Renaissance Life & Health
ATTN: Claims Department
PO Box 1596
Indianapolis, IN 46206

- **BY SECURE EMAIL:**

GroupClaims@RenaissanceFamily.com

- **BY PHONE:** 800-894-4532

- **BY FAX:** 607-773-2276

QUESTIONS ABOUT YOUR BENEFITS?

If you ever have questions about your Voluntary Short Term Disability coverage, refer to your certificate of insurance. You can also contact our Customer Service Department Monday-Friday 8 a.m. to 5 p.m. est. at **800-894-4532**.



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BENEFITS

RenaissanceBenefits.com

† Society of American Actuaries, 1981 Disability Tables.

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies can be reached at P.O. Box 1596, Indianapolis, IN 46206. Products may not be available in all states.