

CTGROUP™ Short Term Disability CORE & BUY-UP PLAN

CTGROUP™ offers Short Term Disability Core & Buy-Up Plans for eligible groups with a minimum of 75 employees.

The STD Core & Buy-Up Plan has been designed for those employers who want to reduce their benefit cost for STD without going to a full voluntary program, as well as those who want to provide a STD plan with minimal employer contribution.

Plan Highlights and General Underwriting Guidelines

- At least 25% of the eligible employees must participate in the Buy-Up program.
- The Core Plan must be 100% employer paid. For the Core Plan, the weekly maximum ranges from \$100 to \$400.
- For the Buy-Up Plan, the employee selects an amount in \$50 increments. The Buy-Up maximum is \$700 subject to a combined 66⅔ Core & Buy-Up maximum benefit percentage. Minimum Buy-Up purchase is \$100. The combined Core & Buy-Up maximum is \$1,100.
- Core rates will reflect composite rates. Buy-Up rates will reflect age bracketed rates.
- Composite Buy-Up rates are available for groups with a 50% or greater Buy-Up participation.
- All standard elimination periods are available with benefit durations of either 13 or 26 weeks.
- For both the Core & Buy-Up Plans, the elimination periods and benefit duration must be the same.
- Rates are guaranteed for one year.
- This product reflects a 3/6 pre-existing condition limitation for both the Core & Buy-Up plans. This means that no benefit will be paid for a disability beginning within the first six months of the employee's effective date if such condition was treated within three months prior to the insured's effective date. See contract for exact wording.
- **STD Elite Plan**—For groups in a Preferred industry, we will waive the pre-existing condition limitation if at least 50% of the eligible employees participate in the program.
- Please see our list of Preferred and Excluded Industries on the back.

Our Short Term Disability Core & Buy-Up Plans give employees peace of mind by protecting their most valuable asset . . . their paycheck. According to a recent study, the majority of American families would be bankrupt if they missed more than three consecutive paychecks. Also, 48% of home foreclosures are the direct result of a disability.*

*According to the Housing and Home Finance Agency of the U.S. Government.

Short Term Disability Core & Buy-Up List of Preferred and Excluded Industries

Preferred Industries

Insurance & Finance
Retail (except liquor stores & automobile dealers)
Wholesale (groups with the following SIC codes: 5043-5049 and 5100-5139)
Light manufacturing (groups with the following SIC codes: 2700-2799; 3600-3699 and 3800-3899)
Communication Entities (telephone companies, radio and television)
Advertising & Law Firms
Educational Institutions
Museums & Libraries
Office Employees
Physicians & Dentists Offices

Firms Engaged in the Following Activities or Products are not Eligible

Acids or Chemicals
Pesticides or Fertilizers
Amusement Enterprises
Asbestos Products
Explosives or Gases
Clay, Glass & Stone Work
Lawn & Tree Services
Logging & Saw Mills
Lumber Yards
Steel Mills & Foundries
Oil, Gas & Petroleum Products
Detective & Guard Services
Employee Leasing Firms
Barber & Beauty Shops
Parking Lots/Garages
Maintenance/Janitorial Services
Restaurants & Taverns
Retail Liquor Stores
Automobile Dealers
Mining & Quarrying
Transportation Companies
Police & Fire
City Workers (Non Office)
Taxi Companies
Car Washes
Trucking or Delivery Services

This list is not all-inclusive. Commercial Travelers reserves the right to reject any business or industry which does not, in our opinion, represent a sound underwriting risk.

For an industry not expressly included above, please contact a Commercial Travelers representative so that we may inform you if its appropriate status (i.e. Preferred or Excluded industry).

Contact a Regional Manager in your Territory Today for a Prompt, Professional Proposal.

CTGROUP[™]

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