



SHORT-TERM DISABILITY INSURANCE

RAPID PAY INCOME REPLACEMENTSM

NEARLY

90%

OF DISABILITIES ARE
NOT WORK RELATED AND
THEREFORE ARE NOT
COVERED BY WORKERS'
COMPENSATION.¹

¹Facts from LIMRA – 2014 Disability
Insurance Awareness Month
LIMRA International, 2014

WWW.EPICBENEFITS.COM

EPIC | SPECIALTY
BENEFITS

What would you do if your paycheck stopped?



WHAT IS SHORT-TERM DISABILITY INSURANCE?

Everyday injuries and illnesses can interfere with your ability to work and impact your paycheck. Short-term Disability Insurance covers a portion of your income while you are disabled for a specified period of time.

WITH TRADITIONAL DISABILITY INSURANCE, MANY CLAIMANTS DON'T SEE A CLAIM PAYMENT UNTIL THEY ARE ALREADY BACK AT WORK.

When earnings stop and benefit payments take weeks to arrive, you may be forced to dig into savings, borrow money, or do without.

For most household budgets, the first 4 weeks are the most critical!

WHEN YOU ARE UNABLE TO WORK DUE TO AN INJURY OR ILLNESS, YOU SHOULDN'T HAVE TO ADD FINANCIAL STRESS TO THE SITUATION.

With EPIC's Rapid Pay Income Replacement (Short-term Disability Insurance), benefit payments are triggered by input from the employee and employer. You no longer have to wait weeks for the physician to submit their information.

You receive a decision on your claim in as little as 2 days!

Payments are sent to you while the claim is being processed. It's that fast!

ADDITIONAL BENEFITS INCLUDE:

MATERNITY

Maternity leave is a covered disability.

TOTAL DISABILITY INCOME BENEFIT

If an injury prevents you from performing the duties of your regular job, we will pay you a monthly benefit once the elimination period has been met.

SURVIVOR BENEFIT

If you pass away while you are disabled, we will pay your beneficiaries a lump-sum amount equal to three times the total disability weekly benefit, payable at the time of your passing.

AFFINITY VISION DISCOUNT PROGRAM

A complimentary program that provides savings on professional vision care services and eyewear and offers discounts through the Davis Vision network of over 35,000 in-network providers. This program is not an insurance plan.

WAIVER OF PREMIUM

Premium is waived for the coverage and optional riders after you have satisfied your waiting period and as long as you meet the definition of disabled.

PRE-EX WAIVED

No health questions are asked and the pre-existing condition clause is waived for short-term disability insurance when the employer pays at least 50% of the premium.

APPROXIMATELY
62%
OF AMERICANS HAVE NO EMERGENCY SAVINGS FOR A \$500 CAR REPAIR.

Most Americans are one paycheck away from the street. www.MarketWatch.com, 2015.



EPIC | SPECIALTY BENEFITS





Exclusions

For residents of Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for any total disability or partial disability during which you are not under the regular care and attendance of a physician. For residents of Missouri we will not pay STD benefits for any total disability or partial disability during which you are not under the continued review of a physician.

For residents of Florida, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for any total or partial disability incurred in connection with any injury or illness that is a result of engaging in any activity for pay or profit or gain, unless 24 hour coverage is shown in the policy as being applicable and you are not entitled to benefits under Workers' Compensation or similar laws, even if you do not choose to claim such benefits. For residents of Kentucky we will not pay STD benefits for any total or partial disability incurred in connection with any injury or illness that is a result of engaging in any activity for pay or profit or gain, unless 24 hour coverage is shown in the policy as being applicable and you are not entitled to benefits under Workers' Compensation or similar laws.

For residents of Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for any period of time you are also on a paid sick leave from the policyholder or receiving benefits under any other group disability income short term or long term coverage which covers you. For residents of Minnesota we will not pay STD for any period of time you are also on a paid sick leave from the policyholder or receiving benefits under any other group disability income short term or long term coverage which covers you. This exclusion does not apply to any benefits received under the federal Social Security Act, the Railroad Retirement Act, any Veteran's Disability Compensation and Survivor Benefits Act, Workers' Compensation, or any similar federal or state law, as amended subsequent to the date of commencement of such benefit.

For residents of Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for which benefits were received under other income benefits.

For residents of Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for any total disability or partial disability due to any loss which results, whether a participant is sane or insane, from: (1) an intentionally self-inflicted injury or sickness; or (2) suicide or attempted suicide. For residents of Missouri we will not pay STD benefits for any total disability or partial disability due to any loss which results, when a participant is sane from an intentionally self-inflicted injury or sickness.

For residents of Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan,

Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for any total disability or partial disability due to any loss resulting from your participation in a riot or in the commission of a crime. For residents of Pennsylvania we will not pay STD benefits for any total disability or partial disability due to any loss resulting from your commission of or attempt to commit a crime.

For residents of Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for any total disability or partial disability due to any loss which results from weight control or any treatment of obesity. For residents of Florida we will not pay STD benefits for any total disability or partial disability due to any loss which results from weight control or any treatment of obesity not caused by an organic condition.

For residents of Florida, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Pennsylvania, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for any total disability or partial disability due to any loss which results from an act of declared war or armed aggression. For residents of Illinois we will not pay STD benefits for any total disability or partial disability due to any loss which results from war or an act of war (whether declared or undeclared). For residents of Oklahoma we will not pay STD benefits for any total disability or partial disability due to any loss which results from war or act of war, declared or undeclared, while serving in the military service or any auxiliary unit attached thereto.

For residents of Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, West Virginia, and Wisconsin we will not pay STD benefits for any total disability or partial disability due to any loss incurred for which any government body or its agencies are liable, while you are on active duty or training in the Armed Forces, National Guard or Reserves, of any state or country.

We will pay benefits based on the most current salary information provided to us from the policyholder prior to your disability and for which premium has been paid.

Note: If EPIC issues an advance payment, and at a later date determines the initial application for STD benefits is not payable, EPIC has the right to recover such payments, pursuant to the policy's General Right of Recovery provision.

This brochure is only a general outline of benefits, limitations, and exclusions. Coverages are subject to the terms, conditions, and provisions of the applicable EPIC insurance policy(ies) issued. For costs and complete details of the coverage, contact your insurance agent or EPIC directly. Any provisions listed in this brochure that conflict with local, state, or federal laws will conform to those laws.

PRE-EXISTING CONDITIONS

Any disability that is caused, or contributed to, by a pre-existing condition will be limited based on employer preference, group size, and the laws of the state in which the group is located. All States: 6/12 months, except Pennsylvania: 90/365 days