

## WBBA Short Term and Long Term Disability (Benefit Highlight Sample)

<b>Short Term Disability Plan Highlights</b>			
	Option 1	Option 2	Option 3
<b>Benefit Percentage</b>	50%, 60%, or 66 2/3%	50%, 60%, or 66 2/3%	50%, 60%, or 66 2/3%
<b>Maximum Weekly Benefit</b>	\$250 to \$3,000	\$250 to \$3,000	\$250 to \$3,000
<b>Elimination Period</b>			
<b>Accident</b>	7 days	14 days	7 days
<b>Illness</b>	7 days	14 days	7 days
<b>Benefit Duration</b>	12 or 25 weeks	11 or 24 weeks	12 or 25 weeks
<b>Contributory?</b>	No	No	Yes
<b>Rate Guarantee</b>	12 months	12 months	12 months
<b>Long Term Disability Plan Highlights</b>			
	Option 1	Option 2	Option 3
<b>Benefit Percentage</b>	50%, 60% or 66 2/3%	50%, 60% or 66 2/3%	50%, 60% or 66 2/3%
<b>Maximum Monthly Benefit</b>	\$2,500 to \$12,000	\$2,500 to \$12,000	\$2,500 to \$12,000
<b>Elimination Period</b>	90 or 180 days	90 or 180 days	90 or 180 days
<b>Benefit Duration</b>	To age 65 / Reducing Benefit Duration (ADEA I)	To age 65 / Reducing Benefit Duration (ADEA I)	To age 65 / Reducing Benefit Duration (ADEA I)
<b>Own Occupation Duration</b>	Maximum Benefit Duration	24 months	24 months or Maximum Benefit Duration
<b>Self-Reported Limitation</b>	24 Months or Unlimited	24 Months or Unlimited	24 Months or Unlimited
<b>Mental Nervous Limitation</b>	24 Months	24 Months	24 Months
<b>Preexisting Condition Limitation</b>	3/12	3/12	3/12
<b>Offset</b>	Full Family	Full Family	Full Family
<b>Executive Carve-Out</b>	Yes or No	Yes or No	Yes or No
<b>Contributory?</b>	No	No	Yes
<b>Rate Guarantee</b>	2 years	2 years	2 years

This plan comparison is intended for illustrative purposes only. Custom plans are also available. Each plan is rated individually.