

NJ PBA 105



Disability Income Plus Insurance

SUMMARY OF BENEFITS

Disability Income Plus provides a monthly disability income benefit as a result of an accident or sickness. If an employee becomes totally disabled by an accident or illness, Disability Income Plus can be there to assist, helping pay the bills that won't go away just because an employee can't work: housing costs, food, car payments, and additional medical costs. This gives employees the opportunity to focus on a full recovery and successful return to the workplace.

Product Base	Group
Coverage Type	Disability Income Plus provides a monthly disability income benefit as a result of 24 hour coverage accident or sickness.

BENEFITS & FEATURES

Accident & Sickness	Provides coverage for disabilities caused by either an accidental injury or sickness. Elimination periods of 0/14 or 14/14. See below for a full listing of options.
Benefit Amount	Minimum benefit of \$300 and maximum benefit of \$5,000 per month, not to exceed 60% of base monthly income. For New York and Rhode Island, the benefit maximum is up to 40% of base monthly income.
Benefit Period	6 months or 12 months. The benefit period is the maximum number of months a qualifying benefit will be paid. Benefits will not continue after the benefit period ends. See below for a full listing of options.
Elimination Period	The number of continuous days, beginning with the first day of a total disability, before any monthly benefit amount is payable. Separate elimination periods apply to injury and illness.
Waiver of Premium	Premium is waived if the employee is totally disabled for more than 90 days or the elimination period, whichever is longer.
Partial Disability	Pays 50% of the total benefit when employee cannot perform 20% to 80% of his or her normal work schedule for up to six consecutive months.
Recurrent Disability	If employee becomes disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.
Portability	Prior to age 70 and after six month of continuous coverage, employees can take their coverage with them if they leave their employer as long as the master policy remains in effect.

ACCIDENT & SICKNESS - ELIMINATION PERIODS AND DURATIONS

Elimination Periods

0 Day Accident/ 14 Day Sickness (Illness)
0 Day Accident/ 14 Day Sickness (Illness)
14 Day Accident/ 14 Day Sickness (Illness)
14 Day Accident/ 14 Day Sickness (Illness)

Durations

6 Months
12 Months
6 Months
12 Months