

**GROUP SHORT-TERM DISABILITY INSURANCE  
BY AMERICAN GENERAL®**

Employer-Funded and Employee-Paid Plans



PRODUCT  
SPECIFICATIONS



We all get sick and miss a day or two of work, but sometimes an accident or illness can keep us away longer. Unfortunately, such an absence can put strain on an employee's source of income and your business's productivity. But there is good news. With short-term disability (STD) insurance, you'll be able to attract the quality employees you deserve and offer them the protection they warrant.

Available on both employer-funded and employee-paid platforms, our Group STD insurance offers the protection of a solid disability income policy, providing a steady source of income until the insured recovers. And a series of compelling return-to-work incentives encourages employees to return to their duties as soon as their conditions permit — meaning increased productivity for you and your business.

### **Plan Highlights**

- Off-the-job coverage.
- Flexible plan designs to meet a variety of needs.
- Waives disability premiums during any covered disability.
- Return-to-work incentives to assist employees' transition to the workplace.
- Advice to Pay (ATP) services available — flexibility to meet a variety of payroll needs.

### **Coverage from All Angles**

When everything you need is in one place, life is just easier for you and your employees. Our integrated group disability offering — group STD, long-term disability (LTD) and Family Medical Leave Act (FMLA) administration program — helps make running your business and benefiting your employees a bit easier. One in-house disability claims center makes all aspects of claims management — from intake to reporting — more convenient and more efficient.

We also help ease the burden of managing your disability benefits by utilizing a single claims form serving both STD and LTD, endorsing a paperless environment for accurate and effective claims management and operating a co-located call center for all claims-related customer service. Because our STD, LTD and FMLA offerings are fully integrated, you will save time, money and energy.

In addition, statutory disability plans are available in NY (DBL) and NJ (TDB).

**For more information on Group Short-Term Disability insurance, contact your Agent, Broker or Benefit Solutions Representative. Or visit [www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits).**

## Group STD Employer-Funded Plan Provisions<sup>1</sup>

	<b>2-9 Employees</b>	<b>10-Plus Employees</b>
<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>▪ 60% (standard)</li> <li>▪ 40%, 50%</li> <li>▪ Flat amount</li> </ul>	<ul style="list-style-type: none"> <li>▪ 60% (standard)</li> <li>▪ 40%, 50%, 66⅔%, 70%</li> <li>▪ Flat amount</li> </ul>
<b>Minimum Weekly Benefit</b>	\$25	\$25
<b>Maximum Weekly Benefit</b>	<ul style="list-style-type: none"> <li>▪ \$750 (standard)</li> <li>▪ Up to \$1,500</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$750 (standard)</li> <li>▪ Up to \$3,000</li> </ul>
<b>Maximum Benefit Period</b>	<ul style="list-style-type: none"> <li>▪ 26 weeks (standard)</li> <li>▪ 13 weeks</li> </ul>	<ul style="list-style-type: none"> <li>▪ 26 weeks (standard)</li> <li>▪ 11 weeks, 13 weeks, 24 weeks, 52 weeks</li> </ul>
<b>Injury Elimination Period</b>	<ul style="list-style-type: none"> <li>▪ 7 days (standard)</li> <li>▪ 0 day, 14 days, 29 days</li> </ul>	<ul style="list-style-type: none"> <li>▪ 7 days (standard)</li> <li>▪ 0 day, 12 days, 13 days, 14 days, 29 days</li> </ul>
<b>Sickness Elimination Period</b>	<ul style="list-style-type: none"> <li>▪ 7 days (standard)</li> <li>▪ 14 days, 29 days</li> </ul>	<ul style="list-style-type: none"> <li>▪ 7 days (standard)</li> <li>▪ 12 days, 13 days, 14 days, 29 days</li> </ul>
<b>Maternity Same as Sickness</b>	<ul style="list-style-type: none"> <li>▪ No (standard)</li> <li>▪ Yes</li> </ul>	Yes
<b>Definition of Disability</b>	Total disability	<ul style="list-style-type: none"> <li>▪ Total disability (standard)</li> <li>▪ Zero-day residual</li> </ul>
<b>Pre-Existing Condition Exclusion</b>	<ul style="list-style-type: none"> <li>▪ 3/12 (standard)</li> <li>▪ 12/12</li> </ul>	<ul style="list-style-type: none"> <li>▪ None (standard; takeover)</li> <li>▪ 3/12 (standard; non-takeover)</li> <li>▪ 3/6/12</li> </ul>
<b>Other Standard Features</b>	<ul style="list-style-type: none"> <li>▪ Offsets: Social Security, state compulsory benefits, etc.</li> <li>▪ Partial disability provision</li> </ul>	<ul style="list-style-type: none"> <li>▪ Offsets: Social Security, state compulsory benefits, etc.</li> <li>▪ Partial disability provision</li> </ul>
<b>Carve-Out</b>	<ul style="list-style-type: none"> <li>▪ All employees (standard)</li> <li>▪ Management only</li> </ul>	<ul style="list-style-type: none"> <li>▪ All employees (standard)</li> <li>▪ Management only</li> </ul>
<b>Zero-Day Hospital</b>	No	<ul style="list-style-type: none"> <li>▪ No (standard)</li> <li>▪ Yes</li> </ul>
<b>Waiver of DI Premium</b>	Included	Included
<b>Rate Guarantee</b>	12 months	<ul style="list-style-type: none"> <li>▪ 12 months (standard)</li> <li>▪ 24 months</li> </ul>
<b>My Life Values<sup>2</sup></b>	Included	Not available

<sup>1</sup> Plan provisions are subject to state insurance law, and may vary due to such law.

<sup>2</sup> Provides online access to valuable work-life resources and retail discounts from Work and Family Benefits, Inc. — all at no additional cost. Not an insurance product.

## Group STD Employee-Paid Plan Provisions<sup>1</sup>

<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>▪ 60% (standard)</li> <li>▪ 40%, 50%</li> </ul>
<b>Minimum Weekly Benefit</b>	\$25
<b>Maximum Weekly Benefit</b>	<ul style="list-style-type: none"> <li>▪ \$750 (standard)</li> <li>▪ \$500</li> </ul>
<b>Maximum Benefit Period</b>	<ul style="list-style-type: none"> <li>▪ 26 weeks (standard)</li> <li>▪ 13 weeks</li> </ul>
<b>Injury Elimination Period</b>	<ul style="list-style-type: none"> <li>▪ 7 days (standard)</li> <li>▪ 0 day, 14 days, 29 days</li> </ul>
<b>Sickness Elimination Period</b>	<ul style="list-style-type: none"> <li>▪ 7 days (standard)</li> <li>▪ 14 days, 29 days</li> </ul>
<b>Maternity Same as Sickness</b>	<ul style="list-style-type: none"> <li>▪ No (2-9 standard)</li> <li>▪ Yes (2-9 option)</li> <li>▪ Yes (10-plus standard)</li> </ul>
<b>Definition of Disability</b>	Total disability
<b>Pre-Existing Condition Exclusion</b>	▪ 3/12 (standard)
<b>Other Standard Features</b>	<ul style="list-style-type: none"> <li>▪ Offsets: Social Security, state compulsory benefits, etc.</li> <li>▪ Partial disability provision</li> </ul>
<b>Carve-Out</b>	<ul style="list-style-type: none"> <li>▪ All employees (standard)</li> <li>▪ Management only</li> </ul>
<b>Waiver of DI Premium</b>	Included
<b>Rate Guarantee</b>	12 months

**Men have a 43% chance of becoming seriously disabled during their working years. Women have a 54% chance.**

*ProtectYourIncome.com, March 2010.*

## Group STD Advice to Pay (ATP)

For those employers who prefer paying claims from their own payroll department, our claims center will provide both claim and duration management — allowing the flexibility to meet a variety of payroll needs.

### Service Highlights

- Collection of claim information from employee, employer and physician.
- Determination of benefit eligibility in accordance with plan provisions.
- Notification of approval or denial to both the employee and employer.
- For approved claims, notification of estimated duration of the claim.
- Explanation provided if a claim is not payable.
- Clinical case management.
- Return-to-work planning, addressing employee limitations and employer accommodations.

## STD Advice to Pay Services for Groups with 100-Plus Employees

<b>Claim Intake</b>	<ul style="list-style-type: none"> <li>■ Phone, fax or mail (standard)</li> <li>■ Web</li> </ul>
<b>Claim Management</b>	
<b>Client Contacts</b>	One
<b>Appeals</b>	First-level
<b>Duration Advice</b>	Template via e-mail or report
<b>Claim Reporting</b>	
<b>Reporting Package</b>	Standard
<b>Client Support Services</b>	
<b>Implementation</b>	<ul style="list-style-type: none"> <li>■ Phone (standard)</li> <li>■ Weekly conference call</li> </ul>
<b>Training</b>	Webinar and conference call
<b>Client Management</b>	Monthly conference calls (200-plus employees)
<b>Additional Services (At Cost)</b>	
<ul style="list-style-type: none"> <li>■ Nonstandard program implementation</li> <li>■ On-site travel, including kick-off meeting</li> <li>■ Ongoing program development, consultation and planning</li> <li>■ Claim expenses</li> <li>■ Voluntary second-level appeals</li> <li>■ Custom incoming eligibility feeds</li> <li>■ Custom reports</li> </ul>	

## Pre-Existing Conditions and Exclusions (state variations may apply)

Pre-existing condition means an injury or sickness that occurred within three months just before the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment for which the insured:

- Incurred charges
- Received medical treatment, consultation, care or services, including diagnostic measures
- Took prescribed drugs or medicines

If a disability is due to, caused by or contributed to by a pre-existing condition, and it begins in the first 12 months after the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment, no benefits will be paid.

## Exclusions and Assumptions

- Evidence of insurability is required for all late entrants
- The group policy does not cover any disability caused by, contributed to by or resulting from:
  - Loss of professional license, occupational license or certification
  - Intentionally self-inflicted injuries, while sane or insane
  - Active participation in a riot
  - Attempting to commit a crime, or commission of a crime for which the insured has been convicted under federal or state law
  - Insurrection, war, declared or undeclared, or any act of war
- The company will not pay a benefit for any period of disability during which the insured is incarcerated as a result of a conviction
- Occupational sicknesses or injuries are excluded; however, disability due to occupational sickness or injury for partners, professional corporation (PC) partners, owners-employees or sole proprietors and/or S-Corporation shareholders that cannot be covered by workers' compensation law, occupational disease law or similar law will be covered

Weekly benefit is based on a percentage of employee earnings or a flat plan, if elected. The Certificate of Insurance will provide details on benefit percentages, rates, effective date of coverage and other important coverage information. The weekly benefit will be reduced by the amount of any income the insured received or is entitled to receive that week from sources including Federal Social Security Act or the Railroad Retirement Act, the non-job-related disability sickness laws of any state, or a mandatory state auto reparation or indemnity act (no-fault insurance, where allowed by law). Please see the Certificate of Insurance for additional reduction sources. This plan can be used to supplement state plans in California, New Jersey, New York and Rhode Island.

Policies issued by:

### **American General Life Insurance Company of Delaware**

Wilmington, Delaware

Policy Form Number G-DIS-41000

### **The United States Life Insurance Company in the City of New York**

New York, New York

Policy Form Number G-DIS-31000

[www.americangeneral.com/employeebenefits](http://www.americangeneral.com/employeebenefits)

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The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company of Delaware and The United States Life Insurance Company in the City of New York are the issuing insurer's responsibility. The United States Life Insurance Company in the City of New York is authorized to conduct insurance business in New York. Policies are not available in all states.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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