

The CAPE Benefit Trust is pleased to offer all CAPE/Blue Shield Lite & Classic Members and CAPE Union Members an opportunity to enroll in our **Voluntary Short Term Disability Insurance plan** on a guaranteed issue basis. **Eligible members must apply during the October 1-31, 2011 County annual enrollment period, or 60 days after becoming a new CAPE/Blue Shield medical plan or CAPE union member, to qualify without medical underwriting.**

A paycheck is a terrible thing to lose. Virtually everyone needs one every month to pay for things like food, shelter, transportation — necessities of life. No paycheck, and suddenly the cash flow reverses. **As County employees, you aren't eligible for the State short term disability plan.**

### One Solution: Short Term Disability

The CAPE Benefit Trust has partnered with Reliance Standard Life Insurance Company to bring you Voluntary Short-Term Disability Insurance.

Even though no one likes to think about getting sick or sustaining an injury, almost everyone makes sure to get medical insurance — just in case. But medical insurance is only designed to cover all or most of the healthcare costs an illness or injury brings — what happens to your paycheck if you can't work for a period of time and you've exhausted your paid time off? If your paycheck were to stop for a period of time, how would that affect you and your family? If you've never thought about the possibility, now is a good time.

### It won't happen to me.

Disability is more common than most people realize. In the last ten minutes alone, 498 Americans became disabled. An illness or accident will keep one in five workers out of work for at least a year before the age of 65, and one in seven employees can expect to be disabled for five years or more before retirement.

### What is Short-Term Disability?

Disability income protection insurance pays a benefit for a disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

### What does "Voluntary" mean to you?

It means that it's your choice. Although voluntary insurance is paid for by you, the CAPE Benefit Trust has made it possible for you to obtain it with:

- Affordable group rates
- No medical questions or exam (available **only** during the above enrollment timeframes)
- The convenience of payroll deduction

During this enrollment only, CAPE/Blue Shield Lite & Classic members and CAPE union members can enroll in Reliance Standard's Short-Term Disability plan that will cover 50% of your income, up to a maximum of \$1,000 per week. The benefit will be paid weekly after you have satisfied a 14 day waiting period. Should you remain disabled, the benefit will pay for up to 24 weeks for an accident or sickness related disability. And, **it is paid in addition to any other sources of income**, other than workers' compensation. There are no other offsets. In addition:

- Maternity is covered as any other illness subject to pre-existing condition limitation\*.
- After 12 months on the plan, pre-existing conditions are covered\*.
- Covers 50% of Yearly earnings up to \$1,000 per week.
- 14 day waiting period for accident and sickness related disabilities.

\* Pre-existing condition: Claims for any condition an insured sought treatment for, or was diagnosed with, in the 3 months prior to the policy effective date will be covered after 1 year, but not during the first year.

**Enrollment is easy as 1, 2, 3, 4!** **#1.** Find your annual salary on the attached Semi-Monthly Short Term Disability Rates sheet-round down to the nearest \$1,000 & enter it under #5 on the attached application. **#2.** Find your weekly benefit next to your annual salary & enter it under #10 on the application (you can't elect a lower salary than your current salary.) **#3.** Go across the top row - find your age band and next to your weekly benefit row you will find your semi-monthly deduction amount—enter it under #10 on the application. **#4.** Fill out #3-9 on the application, enter your employee information on the deduction card at the bottom of the application, sign and date at the bottom and send it in (submission instructions are at the bottom of the application.)