Plan Highlights

Group Short Term Disability Insurance

Northland Preparatory Academy

COVERAGE
Disability income protection insurance provides a benefit for "short term" 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.

ELIGIBILITY
Each Active, Full-time employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT
The weekly benefit is an amount equal to 60% of covered earnings, up to a maximum benefit of $1,500 per week.

DAY BENEFITS BEGIN
Injury (accident): Benefits begin on the 8th consecutive day of disability;
Sickness (illness): Benefits begin on the 8th consecutive day of disability;

or the day following the number of accumulated sick days applicable to the employee.

MAXIMUM BENEFIT DURATION
Benefits for one period of disability, will be paid up to a maximum of 12 weeks.

CONTRIBUTION REQUIREMENTS
Coverage is employer paid.

FEATURES
- Maternity covered as any other illness
- Non-occupational coverage
- Partial Disability benefit included
- Transfer of Coverage provision

EXCLUSIONS
Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.