

## *Especially Designed for the Members* **AARCSIS**

Occupational Class II

### DISABILITY INCOME

Pays a monthly income when you are injured and unable to work beginning with the 15<sup>th</sup> day for accidents and beginning the 15<sup>th</sup> day you are sick. If you are hospitalized at least 24 hours for a covered sickness, benefits will begin on the first day admitted. Benefits may be reduced up to 50% if Workers' Compensation pays.

#### *Monthly Benefits payable for up to three months.*

| Premium      | \$ 500   | \$ 600   | \$ 700   | \$ 800   | \$ 900   | \$ 1,000 |
|--------------|----------|----------|----------|----------|----------|----------|
| Monthly      | \$ 17.63 | \$ 21.15 | \$ 24.68 | \$ 28.20 | \$ 31.73 | \$ 35.25 |
| Semi-Monthly | \$ 8.81  | \$ 10.58 | \$ 12.34 | \$ 14.10 | \$ 15.86 | \$ 17.63 |
| Bi-Weekly    | \$ 8.13  | \$ 9.76  | \$ 11.39 | \$ 13.01 | \$ 14.64 | \$ 16.27 |
| Weekly       | \$ 4.07  | \$ 4.88  | \$ 5.70  | \$ 6.51  | \$ 7.33  | \$ 8.14  |

#### *Monthly Benefits payable for up to six months.*

| Premium      | \$ 500   | \$ 600   | \$ 700   | \$ 800   | \$ 900   | \$ 1,000 |
|--------------|----------|----------|----------|----------|----------|----------|
| Monthly      | \$ 20.00 | \$ 24.00 | \$ 28.00 | \$ 32.00 | \$ 36.00 | \$ 40.00 |
| Semi-Monthly | \$ 10.00 | \$ 12.00 | \$ 14.00 | \$ 16.00 | \$ 18.00 | \$ 20.00 |
| Bi-Weekly    | \$ 9.23  | \$ 11.08 | \$ 12.92 | \$ 14.77 | \$ 16.62 | \$ 18.46 |
| Weekly       | \$ 4.62  | \$ 5.54  | \$ 6.46  | \$ 7.38  | \$ 8.31  | \$ 9.23  |

#### *Monthly Benefits payable for up to twelve months.*

| Premium      | \$ 500   | \$ 600   | \$ 700   | \$ 800   | \$ 900   | \$ 1,000 |
|--------------|----------|----------|----------|----------|----------|----------|
| Monthly      | \$ 25.00 | \$ 30.00 | \$ 35.00 | \$ 40.00 | \$ 45.00 | \$ 50.00 |
| Semi-Monthly | \$ 12.50 | \$ 15.00 | \$ 17.50 | \$ 20.00 | \$ 22.50 | \$ 25.00 |
| Bi-Weekly    | \$ 11.54 | \$ 13.85 | \$ 16.15 | \$ 18.46 | \$ 20.77 | \$ 23.08 |
| Weekly       | \$ 5.77  | \$ 6.92  | \$ 8.08  | \$ 9.23  | \$ 10.38 | \$ 11.54 |

**Waiver of Premium** - All premiums that are due after you have received disability benefits for 90 days will be waived for as long as benefits are payable at no additional charge.

#### *Plan Highlights*

- Employee may keep coverage at the same rate even if they change jobs
- Individual policies are issued on each Employee
- Covers Maternity as any other Sickness
- Pays in addition to any other insurance
- One rate regardless of age or sex
- Guaranteed Renewable

The above, while carefully checked to be accurate, is not the contract or part of the contract. See the policy for specific details.

AAW-R141411201

Policy form D112, with DR220 rider

✓ JOB COVERAGE INCLUDED