



Employer funded and voluntary  
**SHORT-TERM DISABILITY**  
 insurance for employer groups with 2+ lives.

Underwritten by Security Life Insurance Company of America, 10901 Red Circle Drive, Minnetonka, Minnesota, 55343

Employer Funded Plan Options	Plan I	Plan II	Plan III
Weekly Benefit	60% of earnings	60% of earnings	60% of earnings
Maximum Weekly Benefit	\$500	\$500	\$750
Elimination Periods (Benefits Commence)	15th day accident/ 15th day illness	1st day accident/ 8th day illness	1st day accident/ 8th day illness
Benefit Duration Period	26 weeks	26 weeks	26 weeks
Pre-existing Condition Limitation	3/12	3/12	3/12
Partial Disability Benefit	Included	Included	Included
Rate Guarantee	2 years	2 years	2 years
Voluntary Plan Options	Plan I	Plan II	Plan III
Weekly Benefit	60% of earnings	60% of earnings	60% of earnings
Maximum Weekly Benefit	\$500	\$500	\$750
Elimination Periods	15th day accident/ 15th day illness	1st day accident/ 8th day illness	1st day accident/ 8th day illness
Benefit Duration Period	26 weeks	26 weeks	26 weeks
Pre-existing Condition Limitation	12/12	12/12	12/12
Partial Disability Benefit	Included	Included	Included
Rate Guarantee	2 years	2 years	2 years

### What the Benefits Include:

- \$25 minimum weekly benefit
- Lump sum maternity benefits
- Partial disability benefit
- Limited benefit offset in the event of partial disability
- 3 to 5 day claim processing turnaround
- 2 year rate guarantee
- Direct deposit of benefits (Electronic Funds Transfer)
- W-2 preparation
- Full service claims management
- Frequency of benefit payment options
- Reasonable accommodation expense benefit for employer

Please contact your Agent for more information. To learn more about Security Life: 800.233.0307 or SecurityLife.com/FiveStar

## LIMITATIONS AND EXCLUSIONS

The policy will not cover any period of disability caused by, attributed to, or resulting from:

1. elective procedure or surgery;
2. engaging in any illegal or fraudulent occupation, work, or employment;
3. traveling or flying on any aircraft operated by or under the authority of military or any aircraft being used for experimental purposes;
4. participation in a war, or an act of war, declared or undeclared;
5. active military duty;
6. active participation in a riot, rebellion or insurrection;
7. attempting to commit, or committing, or participating in, an assault or felony;
8. commission of a crime for which you have been convicted;
9. intentionally self-inflicted injury or illness, while sane or insane;
10. attempted suicide, while sane or insane;
11. being legally intoxicated;
12. being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a physician;
13. occupational illness or injury, which is an illness or injury caused by or aggravated by any employment for pay or profit.

We will not pay any benefits for any period that you are confined to any facility because you were convicted of a crime or other illegal act.

\*This is only a summary of benefits and is subject to individual state regulations. For complete information, please see the Certificate of Insurance.

## UNDERWRITING GUIDELINES

### Employer Funded Short-Term Disability:

#### Minimum Group Size

You can offer this plan if you employ 2 or more full time employees.

#### Eligibility

Your full time employees working 30 or more hours per week are eligible for this plan.

#### Employer Restrictions

This plan is only available to employers that have been in business more than one year. Most firms will qualify for this plan; however, please see rate card for specifics.

Groups with less than 10 eligible lives, plans are not available to:

- Groups with an eligible employee age 70 or older
- Groups funded by the government or any government agency
- Groups that are home based
- Groups that are seasonal in nature
- Groups with more than 90% family content

#### Earnings Definition

Base annual earnings, excluding commissions, bonuses, overtime and other extra compensation.

#### Minimum Participation Requirements

100% if you pay the full cost of the benefits, with a minimum of 2 enrolled. 100% if your employees contribute toward the cost, when there are less than 5 employees, with a minimum of 2 enrolled. 75% if your employees contribute toward the cost, when there are 5 or more lives, with a minimum of 4 enrolled.

#### Late Entrant Provision

A late entrant is an employee who contributes toward the cost of this plan, and does not enroll within 31 days of their initial eligibility date. All late entrants will be required to submit evidence of insurability. Coverage can be denied based on information provided. Coverage will become effective on the date underwriting approves the application.

### Voluntary Short-Term Disability:

#### Minimum Group Size

You can offer this plan if you employ 2 or more full time employees.

#### Eligibility

Your full time employees working 30 or more hours per week are eligible for this plan.

#### Employer Restrictions

This plan is only available to employers that have been in business more than one year. Most firms will qualify for this plan; however, please see rate card for specifics.

Groups with less than 10 eligible lives, plans are not available to:

- Groups with an eligible employee age 70 or older
- Groups funded by the government or any government agency
- Groups that are home based
- Groups that are seasonal in nature
- Groups with more than 90% family content

#### Earnings Definition

Base annual earnings, excluding commissions, bonuses, overtime and other extra compensation.

#### Minimum Participation Requirements

100% when there are less than 5 employees, with a minimum of 2 enrolled. 75% of eligible group when there are 5-9 lives. Greater of 8 or 50% of the eligible group for groups with 10 or more eligible lives.

#### Late Entrant Provision

A late entrant is an employee who contributes toward the cost of this plan, and does not enroll within 31 days of their initial eligibility date. All late entrants will be required to submit evidence of insurability. Coverage can be denied based on information provided. Coverage will become effective on the date underwriting approves the application.

**FiveStar Short-Term Disability Rates**  
For Effective Dates September 1, 2011 through March 2012

Plan I	SIC Category A			SIC Category B			SIC Category C		
	Employer Funded		Voluntary	Employer Funded		Voluntary	Employer Funded		Voluntary
	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
Age less than 30	0.15	0.50	0.55	0.17	0.55	0.61	0.20	0.63	0.70
30-39	0.19	0.50	0.59	0.21	0.56	0.65	0.24	0.64	0.75
40-49	0.27	0.41	0.60	0.30	0.45	0.67	0.35	0.52	0.77
50-59	0.41	0.41	0.79	0.46	0.46	0.88	0.53	0.53	1.01
60-69	0.68	0.59	1.13	0.76	0.66	1.25	0.87	0.76	1.44
70+	0.92	0.80	2.52	1.02	0.89	2.80	1.17	1.02	3.22

Plan II	SIC Category A			SIC Category B			SIC Category C		
	Employer Funded		Voluntary	Employer Funded		Voluntary	Employer Funded		Voluntary
	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
Age less than 30	0.16	0.55	0.62	0.18	0.61	0.69	0.21	0.70	0.79
30-39	0.21	0.57	0.68	0.23	0.63	0.75	0.26	0.72	0.86
40-49	0.31	0.45	0.68	0.34	0.50	0.76	0.39	0.58	0.87
50-59	0.47	0.46	0.86	0.52	0.51	0.96	0.60	0.59	1.10
60-69	0.77	0.66	1.23	0.85	0.73	1.37	0.98	0.84	1.58
70+	1.02	0.90	2.75	1.13	1.00	3.06	1.30	1.15	3.52

Plan III	SIC Category A			SIC Category B			SIC Category C		
	Employer Funded		Voluntary	Employer Funded		Voluntary	Employer Funded		Voluntary
	Male	Female	Unisex	Male	Female	Unisex	Male	Female	Unisex
Age less than 30	0.17	0.57	0.65	0.19	0.63	0.72	0.22	0.72	0.83
30-39	0.21	0.59	0.70	0.23	0.65	0.78	0.26	0.75	0.90
40-49	0.32	0.47	0.71	0.35	0.52	0.79	0.40	0.60	0.91
50-59	0.49	0.48	0.90	0.54	0.53	1.00	0.62	0.61	1.15
60-69	0.78	0.68	1.27	0.87	0.75	1.41	1.00	0.86	1.62
70+	1.05	0.93	2.84	1.17	1.03	3.16	1.35	1.18	3.63

**RATES ARE PER \$10 OF WEEKLY BENEFIT**

**HOW TO USE THIS CHART**

1. Locate the Group's SIC code to determine the rating class.
2. Within the Selected Plan locate the age for each employee.  
This will provide the rate to include on the Rate Worksheet

## FiveStar Short-Term Disability SIC Tables

### CATEGORY A

### CATEGORY B

SIC Range	Industry Classification	SIC Range	Industry Classification
3611 - 3699	Electrical Equipment	0741 - 0742	Veterinary Services
4811 - 4899, except 4822	Communication	1511 - 1599	General Building Contractors
5011 - 5199	Wholesale Trade	1611 - 1699	Heavy Construction Contractors
5211 - 5299	Retail Trade – Building & Garden Supplies	2011 - 2099	Food & Kindred Products
5311 - 5399	Retail Trade – General Merchandise Stores	2111 - 2199	Tobacco Products
5411 - 5499	Retail Trade – Food Stores	2511 - 2599	Furniture & Fixtures
5611 - 5699	Retail Trade – Apparel & Accessory Stores	2711 - 2799	Printing & Publishing
5911 - 5999	Miscellaneous Retail	2811 - 2869	Chemicals & Allied Products
6011 - 6199	Banks & Credit Agencies	3111 - 3199	Leather Products
6311 - 6399	Insurance Carriers	3511 - 3599	Machinery, Except Electrical
6411 - 6499	Insurance Agents & Brokers	3711 - 3799	Transportation Equipment
6511 - 6599	Real Estate Operators & Lessors	3811 - 3899	Instruments & Related Products
6711 - 6799	Holding Companies & Other Investment Offices	3911 - 3999	Misc. Manufacturing Industries
7311 - 7319	Advertising Agencies	4211 - 4299	Trucking & Warehousing
7331 - 7339	Direct Mail, Reproduction & Stenographic	4711 - 4729	Travel Agencies & Tour Operators
7371 - 7379	Computer & Data Processing Services	5711 - 5799	Retail Trade – Furniture & Home Furnishings
7383 - 7389	Other Business Services	6211 - 6299	Security & Commodity Brokers & Dealers
8211 - 8299	Educational Services	7221, 7261, 7291	Personal Services – Photography, Funeral, Taxes
8611 - 8629, 8641 - 8659	Business & Professional Membership Organizations	7511 - 7599 except 7521	Auto & Truck Rental, Auto Repair
8711 - 8799, except 8744	Engineering, Acctg., Research, Mgmt & Related Serv. Services, NEC	7819 - 7829	Motion Picture Production and Allied Services
8911 - 8999		8111 - 8199	Legal Services
		8411 - 8499	Museums & Gardens
		9111 - 9199	Municipal Government

### CATEGORY C

### CATEGORY D - NOT ELIGIBLE

SIC Range	Industry Classification	SIC Range	Industry Classification
1711 - 1799	Special Trade Contractors	0111 - 0999 except 0741-0742	Agriculture, Forestry & Fishing
2211 - 2299	Textile Mill Products	1011 - 1499	Mining
2311 - 2399	Apparel & Other Textile Products	2411 - 2431	Logging Camps, Sawmills & Millwork
2434 - 2499	Wood Products	2871 - 2899	Fertilizers, Pesticides, & Explosives
2611 - 2699	Pulp, Paper Mills & Paper Products	3292	Asbestos Products
2911 - 2999	Petroleum & Coal Products	3482 - 3489	Ammunition
3011 - 3099	Rubber & Plastic Products	3491 - 3492	Industrial Valves & Fluid Power Valves
3211 - 3299 except 3292	Stone, Clay & Glass Products	4011 - 4099	Railroad Transportation
3311 - 3399	Primary Metal Industries	4111 - 4199	Local & Interurban Passenger Transit
3411 - 3499 except 3482-3492	Fabricated Metal Products	4311	Postal Services
4611 - 4699	Petroleum & Other Pipelines	4411 - 4599	Water & Air Transportation
4822	Telegraph and Other Message Communications	4731 - 4799	Arrangement of Transportation
4911 - 4999	Electric, Gas, & Sanitary Services	7381, 7382	Detective & Armored Car Services & Security Systems
5511 - 5599	Retail Trade – Auto Dealers & Service Stations	7521	Automobile Parking
5811 - 5899	Retail Trade – Eating & Drinking Places	8631 - 8639, 8661 - 8699	Labor Unions & Labor Organizations
7011 - 7099	Hotels & Other Lodging Places	8811 - 8899	Private Households
7211 - 7299 except 7221, 7261, 7291	Personal Services	9211 - 9999	Public Administration and National Security
7321 - 7329	Adjustment & Collection Services		
7341 - 7349	Cleaning & Maintenance Services		
7351 - 7359	Equipment & Consumer Goods Rental & Leasing		
7361 - 7369	Personnel Supply Services (no temporary employees)		
7611 - 7699	Miscellaneous Repair Services		
7812	Motion Picture and Video Tape Production		
7831 - 7899	Theatres, Drive-ins, Video Tape Rental		
7911 - 7999	Amusement & Recreation Services		
8011 - 8049	Doctor & Dentist Offices		
8051 - 8059	Nursing & Personal Care Facilities		
8061 - 8069	Hospitals		
8071 - 8079	Medical & Dental Labs		
8081 - 8099	Home Health Care Services & Other Health Services		
8311 - 8399	Social Services		
8744	Facilities Support Services		