

# Member Guide

## Short Term Disability Insurance

Plan features and benefits  
for the members of Bucket Pay Union Group - Teamsters Local



### **Disabilities can cause major financial hardships. Are you prepared?**

An illness or injury can take you away from work. Without a specific plan in place, recovery time may mean lost wages for you and your family. Kemper Benefits Short Term Disability insurance can help provide financial security when you are unable to work.

You may not have enough savings set aside for an emergency. With Short Term Disability insurance, you will be paid a weekly benefit if you are unable to work due to illness or injury. You can use this

benefit for everyday expenses the same way you would use your paycheck.

Let the Kemper Benefits Short Term Disability insurance plan give you the added coverage you need, so you can focus on healing and returning to work.

### **Your benefit payment can help meet a number of needs:**

- Mortgage or rent
- Gas
- Utility bills
- And more!
- Groceries

# Product Features and Benefits

Maximum Percent of Salary Replacement	You can purchase up to 60% of your salary, in increments of \$50 with a minimum of benefit selection of \$100/week	
Coverage	Your plan provides a weekly benefit to you if you become totally disabled due to injury or sickness that is not an On-the-Job Accident or Sickness.	
Benefit Waiting Period	Before collecting benefits, you must satisfy the elimination period	
Elimination Period		Elimination Period is the total number of days that you must be continuously disabled before your benefit begins. Benefits are not payable during the elimination period
Accident	7 days	
Sickness	7 days	
Benefit Duration	26 weeks	
Covered Earnings Definition	Your gross earnings from your job, including: salary, commissions, bonuses and tips	
Coordination of Benefits	No coordination of benefits with other sources of income for period of your Total Disability. Partial Disability benefits will be reduced by the amount that your Earned Income from partial work activity plus income from other Sources plus your benefit payable from this plan exceeds your income prior to when your Total Disability began. However, we will not reduce the weekly benefit payable for Partial Disability to be less than \$25.	
Waiver of Premium	If you are totally disabled for a continuous period of 30 days, your coverage will continue without premium payment until the end of your total disability	

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# Exclusions and Limitations

## Exclusions

We will not pay benefits for disability caused by or contributed to by:

1. War or Act of war;
2. Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
3. Committing or attempting to commit a felony;
4. Service in the armed forces or auxiliary unit of any country;
5. Participation in an illegal occupation or activity;
6. Incarceration in a penal institution or government detention facility;
7. Travel in, or descent from, an aircraft other than as a fare-paying passenger on a regularly scheduled commercial airline flight;
8. Having cosmetic surgery or other elective procedures not medically necessary, or having dental treatment except as a result of accidental injury;
9. Participating in any sport or sporting activity for wage, compensation, or profit, or racing any type of vehicle in an organized event;
10. Pregnancy that results in a normal delivery during the first 10 months following the policy effective date. A delivery due to a premature birth and which occurs within 10 months following the policy effective date will be covered if the pregnancy would otherwise have resulted in a viable birth with a scheduled delivery date after 10 months following the policy effective date;
11. Being outside the territorial limits of the United States. If you become totally disabled while you are outside the United States, the elimination period will not begin until you return to the United States provided you are still totally disabled on that date and have received treatment in the United States;
12. Disabilities resulting from On-the-Job accident or Sickness.

## Limitations

**Normal Pregnancy:** No benefits will be paid for any period of total disability from a normal pregnancy, elective abortion, or childbirth if the certificate has been in effect for less than 10 months. After the certificate has been in effect for 10 months, benefits will be paid as a total disability resulting from any other sickness. We will not apply this limitation to periods of disability resulting from a complication of pregnancy.

**Pre-Existing Condition Limitation:** We will not pay any benefits for any disability occurring within one year following the insured's effective date of coverage due to a pre-existing condition. This limitation will be reduced by the amount of time you were covered under a previous policy providing similar disability benefits issued to the policyholder and discontinued immediately prior to the effective date of the policy.

# Strength. Solutions. Security. That's the Kemper edge.

## Kemper Benefits is bringing value back to benefits

Kemper Benefits products are meant to integrate with and supplement benefits already available to you. Voluntary benefits are simply insurance products that provide added value to your core health benefits.

**[kemperbenefits.com](http://kemperbenefits.com)**

Policies issued by:

**Reserve National Insurance Company**  
A **Kemper Life and Health** Company  
Oklahoma City, Oklahoma

Policy Form Number Series KB-MSDI and KB-ESDI. Form numbers may vary by state.

Kemper Benefits, [kemperbenefits.com](http://kemperbenefits.com), is part of Kemper Corporation (NYSE: KMPR) is one of the nation's leading, with subsidiaries that provide an array of products to the individual and business markets. Kemper's underwriting companies are rated "A-" (Excellent) for financial strength and ability to meet policyowner obligations by A.M. Best Company, a leading insurance rating authority.

Kemper Corporation's underwriting company for the Kemper Benefits voluntary worksite life, accident and health insurance products is Reserve National Insurance Company, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. Kemper Corporation is not responsible for the products of any of its underwriting companies.

This is only a summary of products and services offered. Actual offerings may vary by group size and other underwriting considerations, and are subject to the requirements of state insurance laws and regulations, and the benefits/provisions as described may vary due to such requirements. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Please see the specific policy and certificate for details. Policies are not available in all states.

The Kemper Benefits insurance plans, either alone or in combination with each other, are not "minimum essential coverage" under the federal Affordable Care Act.

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