



Group Disability Insurance

Short Term Disability

SUMMARY OF BENEFITS

Class 2

Sponsored By: Florida Institute of Technology
Effective Date: October 1, 2017
Policy Number: 24-000055-04

The information in this summary may be replaced by any subsequently issued summary or policy amendment.

Benefit Highlights:

Benefit Amount	66.67% of Salary up to \$2,000 per week
Minimum Benefit Amount	\$25
Maximum Benefit Duration	11 weeks
Elimination Period	Accident - 14 days Sickness - 14 days (number of days you must be disabled to collect disability benefits)
Accumulation of Elimination Days	You can satisfy the days of your elimination period with either total (off work entirely) or partial (working some hours at your current job) disability.

Eligibility

All full-time employees but not those who are classified as Presidents and Corporate Officers working a minimum of 30 hours per week who are in an eligible class are eligible for coverage on the policy effective date. *A delayed effective date will apply if the employee is not actively at work or in a period of limited activity.*

Standard Provisions:

- Maternity is covered the same as any other condition.
 - Non Occupational
 - 14 day recurrent disability/temporary recovery
 - Cost of living freeze
- Except for increases in income earned (or received from any form of employment) once other income amounts have been subtracted from the gross monthly disability payment, the insured's payment will not be further reduced due to a cost of living increase in any other income amounts.

Contact Information for Claims

Phone: 1-877-377-6773

Fax: 1-877-

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