
MTN Health Insurance, LLC

For a free - no obligation quote, or to apply for any VoluntaryMart policy please call:
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For more information about Assurant VoluntaryMart please go to:
<http://mtnhealthinsurance.com>

Not all products available in all states.



VoluntaryMartSM Short Term Disability Riders

Added Protection – Superior Solutions

Boost your VoluntaryMartSM coverage with optional Riders.

ON-THE-JOB ACCIDENT DISABILITY RIDER

This Rider pays the following benefits if the Policyowner is disabled due to an On-the-Job Accident while this Rider is in force. Benefits are payable up to the Benefit Period and are subject to the Elimination Period. The Benefit Period and Elimination period for this Rider are the same as those selected for the base policy.

• Working Full Time

This Rider pays the Policyowner a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the Policyowner remains Totally Disabled if the disability is certified by a Physician within 90 days of the last treatment for the injury and the Policyowner is:

- Working full time when disability begins.
- Totally Disabled from a covered On-the-Job Accident.

• Not Working Full Time

This Rider pays a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the Policyowner remains Totally Disabled if the Policyowner is certified as Totally Disabled by a Physician within 90 days of the last treatment resulting from a covered On-the-Job injury and the Policyowner:

- Is not working full time when disability begins.
- Is unable to perform two Activities of Daily Living (ADLs) as a result of a covered On-the-Job Accident.
- Requires Direct Personal Assistance to perform such ADLs.

Partial Disability

This Rider pays the Policyowner a benefit if the Policyowner is:

- Working at a Full-Time Job and a covered On-the-Job injury causes a Partial Disability that results in a reduction in pay.

This benefit is calculated based on the Policyowner's lost pay and Base Pay Earnings at the time the Policyowner becomes Partially Disabled.

SPOUSE OFF-THE-JOB ACCIDENT DISABILITY RIDER

This Rider pays the following benefits, if the Policyowner's spouse is disabled due to an Off-the-Job Accident while this Rider is in force. Benefits are payable up to the Benefit Period of six months.

• Working Full Time

This Rider pays the Policyowner a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the Policyowner's spouse remains Totally Disabled if the disability is certified by a Physician within 90 days of the last treatment for this injury and the spouse is:

- Working full time when the disability begins.
- Totally Disabled due to a covered Off-the-Job Accident.

• Not Working Full Time

This Rider pays a benefit equal to one-thirtieth of the monthly Benefit Amount for each day the spouse remains Totally Disabled if the spouse:

- Is not working full time.
- Is unable to perform two Activities of Daily Living (ADLs) as a result of a covered Off-the-Job Accident.
- Requires Direct Personal Assistance to perform such ADLs.
- Is certified as being Totally Disabled by a Physician within 90 days of the spouse's last treatment for a covered Off-the-Job Accident.

Partial Disability

This Rider pays the Policyowner a benefit if the Policyowner's Spouse is:

- Working at a Full-Time Job and a covered On-the-Job injury causes a Partial Disability that results in a reduction in pay.

This benefit is calculated based on the spouse's lost pay and Base Pay Earnings at the time he or she becomes Partially Disabled.

DEFINITIONS

Benefit Amount

The Benefit Amount is the amount of benefits payable as shown in the Policy Schedule or Rider. The Benefit Amount for the Short Term Disability Insurance Rider ranges up to \$5,000 in increments of \$100. (Up to \$1,000 in the case of a spouse.)

Benefit Period

The Benefit Period is the maximum number of months after the Elimination Period for which the Policyowner can be paid benefits for any one of Successive Periods of Disability. Each new Benefit Period is subject to a new Elimination Period. For the purposes of this calculation, a month is defined as 30 days for which benefits are paid. Only the Elimination Period in effect at the time the loss commences applies.

Elimination Period

The Elimination Period is the number of consecutive days at the beginning of the Policyowner's period of Total Disability during which no benefits are payable. Each new Benefit Period is subject to a new Elimination Period. Only the Elimination Period in effect at the time the loss commences applies.

Activities of Daily Living (ADLs)

ADLs are used in measuring levels of personal functioning capacity. Normally, these activities are performed without assistance, allowing a person independence in everyday living. The Activities of Daily Living are:

- Maintaining continence – Controlling urination and bowel movements, including ability to use ostomy supplies or other devices such as catheters.
- Transferring – Moving between a bed and a chair or a bed and a wheelchair.
- Dressing – Putting on and taking off all necessary items of clothing.
- Toileting – Getting to and from a toilet, getting on and off a toilet and performing associated personal hygiene.
- Eating – Performing all major tasks of ingesting food.

Base Pay Earnings

Base Pay Earnings are the gross salary or wages for a Full-Time Job, not including overtime, bonuses or other incentives. If the Insured Person is self-employed, Base Pay Earnings are the business' gross income minus allowable business deductions.

Direct Personal Assistance

Direct Personal Assistance is physical assistance from another party that is required to help the Insured Person perform an ADL each time the activity is performed. The assistance is necessary because of the person's inability to perform the entire activity alone with the supports and mechanical aids that are normally available.

Full-Time Job

A Full-Time Job is one the Insured Person is scheduled to work 30 or more hours per week and 35 or more weeks per year for Base Pay Earnings.

Partially Disabled (Partial Disability)

Partial Disability is the continuing inability of an Insured Person to perform the material and substantial duties of the person's Full-Time Job which results in a reduction of no more than 50%, but less than 100%, of Base Pay Earnings at the time the person became Partially Disabled. The Insured Person must also be under the care and attendance of a Physician for the condition. If the Insured Person is unable to perform the material and substantial duties of her or his Full-Time Job but is able to work at any job, he or she will continue to be considered Partially Disabled as long as Base Pay Earnings are more than 50%, but less than 100%, of Base Pay Earnings at the time the he or she became Totally Disabled. If the Insured Person returns to work at any job and is earning 100% or more of Base Pay Earnings at the time he or she became Partially Disabled, he or she will no longer be considered Partially Disabled.

Totally Disabled (Total Disability)

Total Disability is the continuing inability of the Insured Person to perform the material and substantial duties of a Full-Time Job which results in a reduction to less than 50% of Base Pay Earnings at the time he or she became Totally Disabled. The Insured Person must also be under the care and attendance of a Physician for the condition. If the Insured Person is unable to perform the material and substantial duties of the Full-Time Job but is able to work at another job, he or she will continue to be considered Totally Disabled as long as Base Pay Earnings are less than 50% of Base Pay Earnings at the time he or she became Totally Disabled. If the Insured Person returns to work at any job and is earning 50% or more of her or his Base Pay Earnings at the time the person became Totally Disabled, he or she will no longer be considered Totally Disabled.

This form contains summary information. Please refer to the insurance policy for actual terms and conditions that may apply. In the event that there are discrepancies with the information in this form, the terms and conditions of the coverage documents will govern.