

Short-Term Disability insurance

For all eligible employees of USC Verdugo Hills Hospital, Policy # 225128

All Full-Time United States Presidents, Vice Presidents and Managers
Employees working in the United States scheduled to work at least 30 hours per week

Make sure your paycheck is protected during a short-term disability.

Coverage amount provided by your employer—at no cost to you!

- Get a weekly check—after your claim is approved—that replaces 60% of your income, up to \$2,500.
- Keep in mind that other sources of income could impact your benefit amount.

More about Sun Life's Short-Term Disability insurance¹

Short-Term Disability insurance provides you with a weekly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if you are unable to work for a short time due to a covered disability (e.g., back injuries, recovery from surgery, or even maternity leave).

- Begin receiving benefits—after your claim is approved—in as soon as 1 day from the date you are unable to work due to an injury and 8 days due to an illness (these durations are referred to as “elimination periods”).
- Receive a weekly check (after your claim is approved) for up to 13 weeks—as long as you are still unable to work due to a covered disability.

How Sun Life's Short-Term Disability insurance can help

Daniel was in his early-30s when he started experiencing a sharp pain in his knee—which left him unable to work for a month in order to have surgery and recover.

Fortunately, Daniel took advantage of the opportunity to sign up for Short-Term Disability insurance through work. When Daniel found out he would need surgery, he initiated a claim. Once Daniel's paperwork was completed and processed, his claim was approved. He started receiving a weekly benefit after he satisfied the elimination period defined by his policy. Daniel used the benefit to help:

- replace a portion of his income while he was unable to work,
- pay for everyday expenses (e.g., rent or groceries), and
- cover other out-of-pocket medical costs (e.g., co-pays or prescriptions).

Having short-term disability insurance allowed Daniel to focus on his recovery and not his finances.

What are the exclusions?

No benefit is payable to you under the Policy for any Period of Disability or other loss for which benefits are payable that is caused by, contributed to in any way or resulting from:

- intentionally self-inflicted injuries;
- war, declared or undeclared, or any act of war; or your active duty in any armed service during a time of war;
- your active Participation in a Riot, Rebellion, or Insurrection;
- your committing or attempting to commit an assault, felony, or other criminal act; or
- an Accident or Sickness for which you are entitled to benefits under any Workers' Compensation, Occupational Disease, or similar law; or
- an Accident or Sickness sustained while you are doing any act or thing pertaining to any occupation or employment for wage or profit.

What are the limitations?

No benefit is payable to you under the Policy for any Period of Disability or other loss:

- while you are not under the Continuing Care of a Physician for the Accident or Sickness causing your Disability, unless you have reached your maximum point of recovery and are still Disabled;
- for any period you do not submit to any medical examination or clinical assessment requested by us.

1. In Vermont, the product name is Short-Term Income Replacement insurance when the Maximum Benefit Duration elected is less than 26 weeks. This policy contains limitations and exclusions that may affect benefits. Please see the certificate or ask your benefits administrator for information on Elimination Periods, Waiting Periods, and Pre-Existing Conditions limitations.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH and 12-STDPort-C-01. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01, 13-STD-C-01, and 13-STDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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