



	4-9 employees	10-99 employees	
	Options		Definitions
Employee contribution	<input type="checkbox"/> Contributory (6-9 employees) <input type="checkbox"/> Non-contributory (4-9 employees)	<input type="checkbox"/> Contributory <input type="checkbox"/> Non-contributory <input type="checkbox"/> Voluntary	<ul style="list-style-type: none"> • Contributory: employee pays a share of the premium • Non-contributory: Employer pays 100% of the employee’s premium • Voluntary: Employee pays 100% of the premium
Employer contribution	0-100%		Employer pays a percentage of the premium
Benefit percentage	<input type="checkbox"/> 60%	<input type="checkbox"/> 60% <input type="checkbox"/> 66.67% (non-contributory only)	Benefits are available to employees if definition of disability is met. The employee will receive payments at the percentage selected, up to the monthly benefit maximum. Benefit amount subject to integration of other income benefits.
Monthly benefit minimum	10% of monthly or \$100	<input type="checkbox"/> 10% of monthly or \$100 <input type="checkbox"/> \$100	Minimum benefit to be paid if employee meets the definition of disability. If 10% is less than \$100, benefit is \$100.
Monthly benefit maximum	\$3,000 – \$5,000	\$3,000 – \$10,000	Maximum benefit will be paid monthly if employee qualifies and meets the definition of disability (the average of the top three salaries determines the maximum available benefit)
Elimination periods	<input type="checkbox"/> 90 days <input type="checkbox"/> 180 days		Number of consecutive days after becoming disabled before the benefit becomes payable. To satisfy the elimination period, a loss of earnings is not required – only a loss of duties
Benefit duration	Social Security normal retirement age (SSNRA)		Length of time disability payments will be made to the employee. Benefits can last until retirement age as defined by the Social Security Administration.
Definition of disability	<input type="checkbox"/> 2-year own occupation	<input type="checkbox"/> 2-year own occupation <input type="checkbox"/> Own occupation to 65	<ul style="list-style-type: none"> • Employee is prevented from performing one or more of the essential duties of his or her occupation during the elimination period selected • Employee is prevented from performing essential duties of the occupation and has a specified percentage loss of earnings for period of time selected • After own occupation period ends, employee is prevented from performing essential duties of “any occupation”



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Pre-existing condition limitation (in months)	Look-back / insured: 12/24	Look-back / treatment-free / insured: 3/3/12	<p>A pre-existing condition is an injury or sickness the employee received medical care for during the look-back period.</p> <ul style="list-style-type: none"> • Look-back period: Number of months before the effective date to determine if a medical condition is considered pre-existing • Insured period: Waiting period, beginning with the effective date of coverage, before the pre-existing condition is covered.
Survivor benefit	Three times gross benefit		If employee dies while receiving disability benefits, survivor receives a lump sum equal to three times the employee's gross monthly benefit prior to death.
Employee Assistance Plan	Available with non-contributory plans		Online resources providing access to legal, financial, childcare, eldercare, and caregiver resources. Unlimited telephonic assistance and three face-to-face counseling sessions.
Social Security offset	Any benefits provided by Social Security will be offset for both you and your family.		
Mental illness limitation	If disabled due to mental illness, benefits may be payable for up to 24 months during employee's lifetime		
Substance disorder limitation	If disabled due to substance disorder, benefits may be payable for up to 24 months during employee's lifetime		
Recurrent disability	Returning to work during the elimination period of recovery will not interrupt the elimination period. If an employee returns to work as an active full-time employee after the elimination period for up to six months, and then becomes disabled again, they will resume the original disability and not be required to satisfy the elimination period again. This applies only if the recurred disability is due to the same (or related) cause as the original disability.		
Return to work incentive	Humana will actively guide and encourage employees' efforts to return to work, if appropriate. Our team of professionals will assess an employee's disability to determine the appropriate resources and support such as, vocational testing & training, alternative treatment plans, and workplace modifications. This incentive allows benefits plus earnings to replace 100% of the pre-disability earnings for a specified time.		
Rehabilitation program	Employees may be eligible for a rehabilitation bonus equal to their monthly benefit if they complete an approved rehabilitation program. Program examples include vocational testing and training, workplace modification, job placement, transitional work, and alternative treatment options.		