



Blue Cross
Blue Shield
Blue Care Network
of Michigan

 Dearborn Group™



Group Short-Term Disability

Increase your employees' financial protection with Short-Term Disability Insurance from Dearborn Group (underwritten by Dearborn Life Insurance Company).

Your employees can rely on their Blue Cross Blue Shield of Michigan medical plans to give them health care coverage when they need it most. Now, your employees can increase their financial protection with a **Short-Term Disability Insurance** plan from Dearborn Group.

Why should you offer your employees Short-Term Disability Insurance?

Bills and everyday needs don't stop because someone can't work. An accident, illness or pregnancy can endanger an individual's most important asset — the ability to earn a living. Short-Term Disability plans pay benefits when sickness or injury prevents an employee from working full time.

Flexible, Short-Term Disability Insurance plans

Employers with 51 or more employees can build an employer-paid or voluntary plan by choosing a benefit amount, an elimination period and a maximum period for which benefits are paid. It's quick and easy to develop a customized plan to fit everyone's needs.

Benefit percentage of basic weekly income	60 percent or $66\frac{2}{3}$ percent. 70 percent available to select groups
Maximum weekly benefit	Up to \$1,000; higher amounts available to qualified groups
Elimination or waiting period	As short as zero days for an accident and seven days for an illness; additional options available
Maximum benefit period in weeks	13, 26, 52

What qualifies as a disability?

Insured employees who are unable to continuously perform the material and substantial duties of their regular occupations on a full-time or part-time basis and who have disability earnings of less than 20 percent of predisability earnings are considered totally disabled.

Limit the short-term disabilities that become long-term disabilities

If you have Long-Term Disability and Short-Term Disability plans with Dearborn Group, you can benefit from integrated claim management. The claim management program focuses on a review of medical treatment, rehabilitation and return-to-work efforts. This program minimizes paperwork and helps ensure better claim outcomes.

Submit short-term disability claims by phone

A simple phone call from you, or your employee, will initiate the claim. Submitting claims by telephone saves time, and the sooner the claim process begins, the sooner your employees can receive benefits.

Getting back to work

Getting back to the workplace is a winning situation for both you and your employee. If a physical change to a workstation — like ergonomically designed furniture — will help, the short-term disability plan may cover the cost through the worksite modification benefit. The employee can receive benefits that, with the part-time salary, equal the predisability annual earnings.

When short-term disability becomes long-term disability

Many short-term disability claims end with the employee being able to go back to work. However, in some cases it can turn into a long-term disability claim. Employers who also offer Long-Term Disability coverage with Dearborn Group can benefit from having the same team that manages their short-term disability claims. This means there's no time lost in the move from short-term disability to long-term disability, and the goal remains to do everything to bring the employee back to work whenever possible.



Here's how it works:

- The transition from a short-term disability to long-term disability claim is seamless, and the claim continues to be managed by the same team.
- Halfway through the short-term disability claim benefit period, an assessment is initiated.
- If the short-term disability claim becomes a long-term disability, an additional claim form is not required.
- Claimants experience no gap in benefit payments when they move from short-term disability to long-term disability status.
- Additional clinical resources are used, if needed.

View your company's short-term disability claims history online

Dearborn Group's Benefits Manager portal can save you time. The program can run short-term disability claim reports and review detailed information regarding a claim, including date of loss, age of claimant, date of payment and payment amount.

Additional benefit features

- **Work Incentive benefit:** Allows a disabled employee to return to work and receive up to 100 percent of his or her predisability salary from a combination of earnings and benefit.

- **Survivor benefit:** Provides an additional lump sum benefit payment to the eligible survivor of a claimant should he or she pass away while receiving short-term disability benefits.
- **Worksite Modification benefit:** Provides a reimbursement to you for making changes to the workplace that allows a disabled employee to return to work.

Short-Term Disability plans include benefits for partial disability

Many employees want to return to work but may not be able to work to their full capacity. Dearborn Group's Short-Term Disability plans include benefits for a partial disability.

Employees who meet the following definition can receive payments for a partial disability. Partial disability means insured employees are working, and because they're not totally disabled, they:

- Can perform some, but not all, of the material and substantial duties of their regular occupation on a full-time or part-time basis.
- Are earning less than 80 percent of predisability earnings at the time the partial disability employment begins.

For more information about Dearborn Group's Short-Term Disability plans, contact your insurance agent today.

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exclusions and other coverage conditions contained in the issued policy.
Please consult the policy for the actual terms of coverage.



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