

Group Short-Term Disability Insurance

Members rely on their unions to provide protection for medical expenses, life insurance needs and help in times of disability. If an illness or injury takes a union member off the job, that person and his or her family should not have to endure financial hardship. Unfortunately, that is often what happens. According to LIMRA's 2023 Disability Insurance Awareness Month, just over half of working Americans worry about the effects of disability. Among younger workers the percentages are higher.*

The good news is that Group Short-Term Disability insurance can be an affordable type of coverage for protecting your members' most important asset—their income. It can be a meaningful way for you to help your members in a time of need.

We Are Your Carrier of Choice

The Union Labor Life Insurance Company's (Union Labor Life's) mission is to provide specialized insurance solutions to meet the distinctive needs of the union workplace. Since labor is our focus, we offer advantages and customized support you will not find with other insurance companies.

Flexibility: Our understanding of the special characteristics of the union market allows us to offer tailored solutions for our clients. We will design a benefit plan that works specifically for your membership.

Experience: With more than 95 years of experience serving the union market, we have the knowledge you can trust and plans that work for you.

Service: Our expert underwriters and staff provide reliable service, quick policy installations and customer service that does not end once you purchase a plan.

Cost Management: We are committed to packaging the right kind of coverage and benefits for your plan. Specifically, we offer three funding options from which to choose:

- **Pooled Accounting:** For any size group, pooled accounting provides our most competitive premium option.
- **Experience Accounting:** For larger groups that anticipate a low claims experience, this option provides for any premium in excess of incurred claims and expenses be returned as a dividend.

- **Retrospective Premium:** For very large groups with an established favorable experience, this option provides a lower up-front premium.

Claims Handling: Our claims staff offers skilled support because we understand your needs as a union plan sponsor and the special relationship between you and your members.

- **Submitting Claims:** When it comes time to submit claims, you discover how good your insurance carrier really is. We are responsive, thorough and flexible, allowing your members to submit claims via paper or the telephone.

- **Focus:** Our staff is focused on serving your members' needs when they need it most. We treat each claim with a sense of importance and urgency, ensuring your members receive the help they need, without delay.

- **Monitoring:** While we strive to make the experience of filing a claim as stress-free as possible for your members, we also have your best interest in mind. Monitoring a member's health recovery assists in controlling risk and helps us offer the best rates possible.

The Union Advantage: A Stable and Secure Workforce

Union Labor Life designs solutions that protect workers from unexpected financial hardship, allowing them to focus on their jobs. Our commitment to labor helps provide a more stable workforce and higher morale, which leads to greater productivity. By protecting workers' incomes in the short-term, we deliver the advantage of a more secure long-term outlook for your business.

Below are a Few Examples of Plan Design Options:*

Benefit Type

Short-Term Disability plans provide for a weekly benefit upon a non-occupational sickness or accident preventing members from performing all the duties of his or her occupation. We also provide statutory coverage plans in the states of New York, New Jersey and Hawaii.

Benefit Level

Typical weekly benefits available to members may be:

- A flat dollar amount
- A percentage of weekly earnings
- An amount based on position or job classification
- An amount based on length of service

(The maximum benefit cannot exceed two-thirds of basic weekly earnings.)

Waiting Period Before Benefits are Paid

Your plan can provide for no waiting period for disabilities due to accidental bodily injury and a 7-day waiting period for disabilities due to sickness. The plan might waive the waiting period for sickness in the event of hospital confinement. If the employer continues salary for some period of time, the plan will typically coordinate coverage with the employer's payroll practices.

Maximum Benefit Duration

Our plans often provide coverage for up to 13 or 26 weeks, but we can offer up to a maximum of 52 weeks of coverage.

Eligibility

Typical plan eligibility rules include:

- Active full-time members are eligible after at least 30 days of employment
- Members must work a minimum of 450 hours per quarter
- Part-time members are eligible if they work at least 25 hours per week
- Retirees are not eligible

Plans can be non-contributory or contributory. Contributory plans typically require 75 percent or greater member participation.

Strike Waiver of Premium

We adjust plan premium to waive payment for affected members during a lawful strike authorized by the union or when union members are locked out as a result of a labor dispute exceeding 30 days.

Life Insurance

A life insurance benefit may be added to a disability income plan.

* Some benefits may not be available in all states.

To Learn More about Group Short-Term Disability Insurance, Contact:

Stephanie Whalen

President
202.682.6649
swhalen@ullico.com

Dan Emery

Vice President of Sales
781.248.7266
demery@ullico.com



The Union Labor Life Insurance Company

8403 Colesville Road
Silver Spring, MD 20910
888.315.3352

The Union Labor Life Insurance Company's solid financial position was upgraded by A.M. Best Company with an A (Excellent) rating and "Stable" Outlook as of 9/20/2023.

Policies will be underwritten and issued by The Union Labor Life Insurance Company. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details on coverage, please contact The Union Labor Life Insurance Company.

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