

**SHAKER REGIONAL SCHOOL DISTRICT
DEARBORN NATIONAL LIFE VOLUNTARY SHORT TERM DISABILITY**

COVERAGE FOR: 1ST DAY OF ACCIDENT OR 8TH DAY OF SICKNESS
UP TO MAXIMUM OF 26 WEEKS
UP TO 70% OF WEEKLY EARNINGS TO A \$750 MAXIMUM

RATES BELOW BASED ON 26 PAY PERIODS 2024-2025 RATES					
If Your Annual Salary is at Least	You may select a Weekly Benefit of:	Under Age 40	Age 40-49	Age 50-59	Age 60 and Over
8,665	\$100	4.29	3.78	4.85	6.78
13,000	\$150	6.44	5.68	7.27	10.18
17,330	\$200	8.58	7.57	9.69	13.57
21,665	\$250	10.73	9.46	12.12	16.96
26,000	\$300	12.88	11.35	14.54	20.35
30,300	\$350	15.02	13.25	16.96	23.75
34,665	\$400	17.17	15.14	19.38	27.14
39,000	\$450	19.32	17.03	21.81	30.53
43,330	\$500	21.46	18.92	24.23	33.92
47,665	\$550	23.61	20.82	26.65	37.32
52,000	\$600	25.75	22.71	29.08	40.71
56,330	\$650	27.90	24.60	31.50	44.10
60,665	\$700	30.05	26.49	33.92	47.49
65,000	\$750	32.19	28.38	36.35	50.88

DEDUCTION START DATE 7/03/2024 AND END DATE 06/19/2025

The combination of benefits payable under this policy and any other income benefits may not exceed 100% of your basic weekly income.

Basic Weekly Income is defined as the weekly compensation you earn from your normal occupation from your employer. It does not include earnings from overtime, bonuses, or any other form of extra pay. However, if your compensation is based in whole or in part on commissions, basic weekly income will include the weekly average paid in commissions during the 12 month period prior to the date of disability.

Pre-existing Conditions: Pre-existing condition means a sickness or injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a pre-existing condition within the first 12 months of your effective date will not be covered.

Partial Disability through a combination of earnings and benefits to receive up to 100% of your pre-disability income. You are eligible for this benefit if your partial disability follows a period of total disability, which has continued for at least 30 days and you are earning less than 80% of your pre-disability income at the time the partial disability begins.

This information is only a product highlight. The policy has exclusions, limitations and reduction of benefits and/or terms under which the policy may be continued or discontinued. The insurer received the right to change the premium rates, but not more than once in a 12 month period.