

STD

Voluntary

Companion Life

SHORT TERM DISABILITY



*Benefits for Employees
That Benefit Employers*



Doesn't It Make Sense To Protect Your Paycheck?

Statistics show that the majority of American families would be bankrupt if they missed more than three consecutive paychecks. And 48% of all home foreclosures are as a result of a disability.*

We don't think about going without car insurance – but only one in 70 of us are injured in an auto accident. Our homes are insured, but only one in 96 have a fire. We carry life insurance, but the chances are just one in 114 that death will occur. The chances of a disability are much greater – one in two that a 30 year-old will be laid up for more than three months at least once before age 65. A 42 year-old has triple the chances of becoming disabled than of dying before retirement age. One in eight American workers will become disabled every year!**

* Housing and Home Finance Agency of the US Government.

** Annual statistics from The Field Guide (the National Underwriter Company), 1998.

Voluntary Short Term Disability Income

Voluntary Short Term Disability Income coverage from Companion Life gives your employees the peace of mind that a protected paycheck brings. A program designed to help maintain a family's current lifestyle and their plans for the future if the employee is disabled off the job. A plan with the flexibility to meet an employee's individual needs. A program that provides a significant enhancement to an employer's benefit portfolio at no additional cost!

Coverages

This Voluntary Short Term Disability Income Program pays benefits for covered **Non-occupational** injuries and illnesses. Maternity, alcoholism or drug addiction, and mental or nervous conditions are covered the same as any other illness.

Evidence of Insurability

No evidence of insurability is required if the employee is at work on the effective date of coverage. Evidence of insurability is required of employees enrolling after their initial eligibility period.

Participation

A minimum of five eligible employees must enroll for coverage.

Claims Information At Your Fingertips

By using a touch-tone phone, your employees can have access to claims, eligibility and benefit questions seven days a week through our automated Voice Response Unit (VRU).

Firms engaged in the following activities are not eligible for Voluntary STD:

| | | |
|---------------------------|-----------------------------|--|
| Ambulance Services | Employee Leasing Firms | Movie Theatres |
| Ammunition | Entertainment Groups | Non-Profit Social Services (such as YMCA, Head Start) |
| Amusement Enterprises | Explosives Mfg. & Distrib. | Non-Profit Memberships |
| Asbestos Products | Farms & Ranches | Parking Lots |
| Auto/Body Repair | Fire & Police Departments | Private Households |
| Auto Wreckers, Junkyards | Fishing Camps & Hatcheries | Race Tracks |
| Bail Bondsmen | Forestry | Real Estate, Apartments |
| Bars, Taverns, Nightclubs | Garbage Collectors | Scrap & Waste Material |
| Barber & Beauty Shops | Health Clubs, Spas | Security Systems |
| Boarding Houses/Camps | Lawn & Tree Services | Sports Teams |
| Bowling Alleys | Liquor & Beer Distributors | Steel Mills & Foundries |
| Bus Companies | Liquor Manufacturing | Taxi Companies |
| Car Wash Businesses | Liquor Stores | Transportation Companies |
| Dance Halls & Studios | Logging & Sawmills | Used Merchandise Stores |
| Detective, Guard Services | Mining, Quarrying, Drilling | |
| Dry Cleaners & Laundries | Motorcycle Shops | |

This list is not all-inclusive. Companion Life reserves the right to reject any business or industry which does not, in our opinion, represent a sound underwriting risk.

Employer Eligibility

An Employer is eligible for coverage:

- If the group is not heavily financed by federal, state, or local government entities, or heavily dependent on the procurement of government contracts; or
- If it is not a union, health and welfare fund, or similar entity; or
- If 50% or more of the group is not in commissioned sales; or
- If 50% or more of the group is not related by blood or marriage; or
- If the group is not subject to seasonal fluctuations; or
- If the group has been in business more than 6 months.

Employee Eligibility

Employees meeting all of the following requirements are eligible for coverage:

- Full-time employment (working 30 or more hours weekly)
- Actively at work on effective date of coverage
- At least 90 days of continuous service with the employer
- Employees pay 100% of the premium.

Pre-Existing Conditions

We will not cover a disability that begins in the first 12 months after the effective date. This applies if the disability results from a pre-existing condition with treatment (or symptoms for which an ordinarily prudent person would seek treatment) within 12 months prior to the effective date. The exclusion may vary in certain States as required by State law.

About Companion Life

Companion Life Insurance Company has specialized in group benefits for more than 30 years. It has earned an A.M. Best Rating of A+ (Superior) and a Weiss Ratings, Inc. rating of A-. We've earned these high marks due to our fiscal strength, investment practices and sound management. Now, we want to earn your trust by giving you the highest level of service and responsiveness possible.

Talk with your Companion Life representative today.



For a proposal, please contact:

Group Marketing

Companion Life Insurance Company
P.O. Box 100102 • Columbia, SC 29202-3102
Phone: 1-800-753-0404 • Fax: 1-800-836-5433
E-mail: c.life@companiongroup.com
www.CompanionLife.com

Voluntary Group Benefits From Companion Life

*Companion Life offers a full portfolio of
Voluntary Group Benefits for Employees:*

- Voluntary Group Life Insurance
- Voluntary Group Short Term Disability Insurance
- Voluntary Group Long Term Disability Insurance
- Voluntary Group Dental Insurance
- Voluntary Group AD&D

*See for yourself how Companion Life Voluntary Group Plans
are benefit plans that benefit you.*

Some Products Not Available In All States.

This brochure contains only a brief description of the benefits. It is not the contract. Rates and provisions are subject to change. Actual coverage is subject to the terms and conditions of the contract when it becomes effective, and actual contract language will be reflected in each employee's Certificate of Coverage.

Coverage Choices — Voluntary STD

Plan Designs

The employer may select one of the following 8 plan designs to offer the employees. Employers with 100 or more eligible employees may offer two plan designs for the employee group.

| Plan Number | Benefits Begin | | Duration |
|-------------|----------------|----------|----------|
| | Accident | Sickness | |
| Plan 1 | 1st Day | 8th Day | 13 Weeks |
| Plan 2 | 8th Day | 8th Day | 13 Weeks |
| Plan 3 | 15th Day | 15th Day | 13 Weeks |
| Plan 4 | 1st Day | 8th Day | 26 Weeks |
| Plan 5 | 8th Day | 8th Day | 26 Weeks |
| Plan 6 | 15th Day | 15th Day | 26 Weeks |
| Plan 7 | 15th Day | 15th Day | 52 Weeks |
| Plan 8 | 30th Day | 30th Day | 52 Weeks |

Benefits

Employees may choose one of 10 weekly benefit payments, from \$150 to \$600, not to exceed 66⅔% of basic weekly earnings.

| Employee Selection | For the Benefit | Annual Salary Must be at Least: |
|--------------------|-----------------|---------------------------------|
| Benefit Level A | \$150 per Week | \$11,700 |
| Benefit Level B | \$200 per Week | \$15,600 |
| Benefit Level C | \$250 per Week | \$19,500 |
| Benefit Level D | \$300 per Week | \$23,400 |
| Benefit Level E | \$350 per Week | \$27,300 |
| Benefit Level F | \$400 per Week | \$31,200 |
| Benefit Level G | \$450 per Week | \$35,100 |
| Benefit Level H | \$500 per Week | \$39,000 |
| Benefit Level I | \$550 per Week | \$42,900 |
| Benefit Level J | \$600 per Week | \$46,800 |

All Plans include a \$10,000 Accidental Death and Dismemberment (AD&D) benefit for each insured employee.



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Rated A+ (Superior) by A.M. Best

MONTHLY PREMIUM COST

Companion Life Voluntary

SHORT TERM DISABILITY INCOME

Weekly Benefit Amount and Monthly Premium

| PLAN 1 | | 1-8-13 | | | | | | | | | |
|--------------|-------|--------|-------|-------|-------|--------|--------|--------|--------|--------|--|
| Age Category | \$150 | \$200 | \$250 | \$300 | \$350 | \$400 | \$450 | \$500 | \$550 | \$600 | |
| < - 30 | 10.35 | 13.80 | 17.25 | 20.70 | 24.15 | 27.60 | 31.05 | 34.50 | 37.95 | 41.40 | |
| 30 - 34 | 10.65 | 14.20 | 17.75 | 21.30 | 24.85 | 28.40 | 31.95 | 35.50 | 39.05 | 42.60 | |
| 35 - 39 | 10.65 | 14.20 | 17.75 | 21.30 | 24.85 | 28.40 | 31.95 | 35.50 | 39.05 | 42.60 | |
| 40 - 44 | 10.65 | 14.20 | 17.75 | 21.30 | 24.85 | 28.40 | 31.95 | 35.50 | 39.05 | 42.60 | |
| 45 - 49 | 11.25 | 15.00 | 18.75 | 22.50 | 26.25 | 30.00 | 33.75 | 37.50 | 41.25 | 45.00 | |
| 50 - 54 | 13.50 | 18.00 | 22.50 | 27.00 | 31.50 | 36.00 | 40.50 | 45.00 | 49.50 | 54.00 | |
| 55 - 59 | 15.75 | 21.00 | 26.25 | 31.50 | 36.75 | 42.00 | 47.25 | 52.50 | 57.75 | 63.00 | |
| 60 - 64 | 18.45 | 24.60 | 30.75 | 36.90 | 43.05 | 49.20 | 55.35 | 61.50 | 67.65 | 73.80 | |
| 65 - 69 | 24.30 | 32.40 | 40.50 | 48.60 | 56.70 | 64.80 | 72.90 | 81.00 | 89.10 | 97.20 | |
| 70 - 74 | 32.70 | 43.60 | 54.50 | 65.40 | 76.30 | 87.20 | 98.10 | 109.00 | 119.90 | 130.80 | |
| 75+ | 41.25 | 55.00 | 68.75 | 82.50 | 96.25 | 110.00 | 123.75 | 137.50 | 151.25 | 165.00 | |

| PLAN 2 | | 8-8-13 | | | | | | | | | |
|--------------|-------|--------|-------|-------|-------|-------|--------|--------|--------|--------|--|
| Age Category | \$150 | \$200 | \$250 | \$300 | \$350 | \$400 | \$450 | \$500 | \$550 | \$600 | |
| < - 30 | 9.30 | 12.40 | 15.50 | 18.60 | 21.70 | 24.80 | 27.90 | 31.00 | 34.10 | 37.20 | |
| 30 - 34 | 9.60 | 12.80 | 16.00 | 19.20 | 22.40 | 25.60 | 28.80 | 32.00 | 35.20 | 38.40 | |
| 35 - 39 | 9.60 | 12.80 | 16.00 | 19.20 | 22.40 | 25.60 | 28.80 | 32.00 | 35.20 | 38.40 | |
| 40 - 44 | 9.60 | 12.80 | 16.00 | 19.20 | 22.40 | 25.60 | 28.80 | 32.00 | 35.20 | 38.40 | |
| 45 - 49 | 10.05 | 13.40 | 16.75 | 20.10 | 23.45 | 26.80 | 30.15 | 33.50 | 36.85 | 40.20 | |
| 50 - 54 | 12.15 | 16.20 | 20.25 | 24.30 | 28.35 | 32.40 | 36.45 | 40.50 | 44.55 | 48.60 | |
| 55 - 59 | 14.25 | 19.00 | 23.75 | 28.50 | 33.25 | 38.00 | 42.75 | 47.50 | 52.25 | 57.00 | |
| 60 - 64 | 16.65 | 22.20 | 27.75 | 33.30 | 38.85 | 44.40 | 49.95 | 55.50 | 61.05 | 66.60 | |
| 65 - 69 | 21.90 | 29.20 | 36.50 | 43.80 | 51.10 | 58.40 | 65.70 | 73.00 | 80.30 | 87.60 | |
| 70 - 74 | 29.40 | 39.20 | 49.00 | 58.80 | 68.60 | 78.40 | 88.20 | 98.00 | 107.80 | 117.60 | |
| 75+ | 37.05 | 49.40 | 61.75 | 74.10 | 86.45 | 98.80 | 111.15 | 123.50 | 135.85 | 148.20 | |

| PLAN 3 | | 15-15-13 | | | | | | | | | |
|--------------|-------|----------|-------|-------|-------|-------|-------|--------|--------|--------|--|
| Age Category | \$150 | \$200 | \$250 | \$300 | \$350 | \$400 | \$450 | \$500 | \$550 | \$600 | |
| < - 30 | 7.95 | 10.60 | 13.25 | 15.90 | 18.55 | 21.20 | 23.85 | 26.50 | 29.15 | 31.80 | |
| 30 - 34 | 8.10 | 10.80 | 13.50 | 16.20 | 18.90 | 21.60 | 24.30 | 27.00 | 29.70 | 32.40 | |
| 35 - 39 | 8.10 | 10.80 | 13.50 | 16.20 | 18.90 | 21.60 | 24.30 | 27.00 | 29.70 | 32.40 | |
| 40 - 44 | 8.10 | 10.80 | 13.50 | 16.20 | 18.90 | 21.60 | 24.30 | 27.00 | 29.70 | 32.40 | |
| 45 - 49 | 8.55 | 11.40 | 14.25 | 17.10 | 19.95 | 22.80 | 25.65 | 28.50 | 31.35 | 34.20 | |
| 50 - 54 | 10.20 | 13.60 | 17.00 | 20.40 | 23.80 | 27.20 | 30.60 | 34.00 | 37.40 | 40.80 | |
| 55 - 59 | 12.00 | 16.00 | 20.00 | 24.00 | 28.00 | 32.00 | 36.00 | 40.00 | 44.00 | 48.00 | |
| 60 - 64 | 14.10 | 18.80 | 23.50 | 28.20 | 32.90 | 37.60 | 42.30 | 47.00 | 51.70 | 56.40 | |
| 65 - 69 | 18.45 | 24.60 | 30.75 | 36.90 | 43.05 | 49.20 | 55.35 | 61.50 | 67.65 | 73.80 | |
| 70 - 74 | 24.90 | 33.20 | 41.50 | 49.80 | 58.10 | 66.40 | 74.70 | 83.00 | 91.30 | 99.60 | |
| 75+ | 31.35 | 41.80 | 52.25 | 62.70 | 73.15 | 83.60 | 94.05 | 104.50 | 114.95 | 125.40 | |

| PLAN 4 | | 1-8-26 | | | | | | | | | |
|--------------|-------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--|
| Age Category | \$150 | \$200 | \$250 | \$300 | \$350 | \$400 | \$450 | \$500 | \$550 | \$600 | |
| < - 30 | 12.15 | 16.20 | 20.25 | 24.30 | 28.35 | 32.40 | 36.45 | 40.50 | 44.55 | 48.60 | |
| 30 - 34 | 12.60 | 16.80 | 21.00 | 25.20 | 29.40 | 33.60 | 37.80 | 42.00 | 46.20 | 50.40 | |
| 35 - 39 | 12.60 | 16.80 | 21.00 | 25.20 | 29.40 | 33.60 | 37.80 | 42.00 | 46.20 | 50.40 | |
| 40 - 44 | 12.60 | 16.80 | 21.00 | 25.20 | 29.40 | 33.60 | 37.80 | 42.00 | 46.20 | 50.40 | |
| 45 - 49 | 14.55 | 19.40 | 24.25 | 29.10 | 33.95 | 38.80 | 43.65 | 48.50 | 53.35 | 58.20 | |
| 50 - 54 | 17.40 | 23.20 | 29.00 | 34.80 | 40.60 | 46.40 | 52.20 | 58.00 | 63.80 | 69.60 | |
| 55 - 59 | 20.55 | 27.40 | 34.25 | 41.10 | 47.95 | 54.80 | 61.65 | 68.50 | 75.35 | 82.20 | |
| 60 - 64 | 24.00 | 32.00 | 40.00 | 48.00 | 56.00 | 64.00 | 72.00 | 80.00 | 88.00 | 96.00 | |
| 65 - 69 | 31.65 | 42.20 | 52.75 | 63.30 | 73.85 | 84.40 | 94.95 | 105.50 | 116.05 | 126.60 | |
| 70 - 74 | 43.05 | 57.40 | 71.75 | 86.10 | 100.45 | 114.80 | 129.15 | 143.50 | 157.85 | 172.20 | |
| 75+ | 53.70 | 71.60 | 89.50 | 107.40 | 125.30 | 143.20 | 161.10 | 179.00 | 196.90 | 214.80 | |



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E-mail: c.life@companiongroup.com

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Rates Effective 3/02

MONTHLY PREMIUM COST

Companion Life Voluntary

SHORT TERM DISABILITY INCOME

Weekly Benefit Amount and Monthly Premium

| PLAN 5 | | 8-8-26 | | | | | | | | | |
|--------------|-------|--------|-------|-------|--------|--------|--------|--------|--------|--------|--|
| Age Category | \$150 | \$200 | \$250 | \$300 | \$350 | \$400 | \$450 | \$500 | \$550 | \$600 | |
| < - 30 | 11.10 | 14.80 | 18.50 | 22.20 | 25.90 | 29.60 | 33.30 | 37.00 | 40.70 | 44.40 | |
| 30 - 34 | 11.70 | 15.60 | 19.50 | 23.40 | 27.30 | 31.20 | 35.10 | 39.00 | 42.90 | 46.80 | |
| 35 - 39 | 11.70 | 15.60 | 19.50 | 23.40 | 27.30 | 31.20 | 35.10 | 39.00 | 42.90 | 46.80 | |
| 40 - 44 | 11.70 | 15.60 | 19.50 | 23.40 | 27.30 | 31.20 | 35.10 | 39.00 | 42.90 | 46.80 | |
| 45 - 49 | 13.35 | 17.80 | 22.25 | 26.70 | 31.15 | 35.60 | 40.05 | 44.50 | 48.95 | 53.40 | |
| 50 - 54 | 15.90 | 21.20 | 26.50 | 31.80 | 37.10 | 42.40 | 47.70 | 53.00 | 58.30 | 63.60 | |
| 55 - 59 | 18.75 | 25.00 | 31.25 | 37.50 | 43.75 | 50.00 | 56.25 | 62.50 | 68.75 | 75.00 | |
| 60 - 64 | 22.05 | 29.40 | 36.75 | 44.10 | 51.45 | 58.80 | 66.15 | 73.50 | 80.85 | 88.20 | |
| 65 - 69 | 29.10 | 38.80 | 48.50 | 58.20 | 67.90 | 77.60 | 87.30 | 97.00 | 106.70 | 116.40 | |
| 70 - 74 | 39.45 | 52.60 | 65.75 | 78.90 | 92.05 | 105.20 | 118.35 | 131.50 | 144.65 | 157.80 | |
| 75+ | 49.20 | 65.60 | 82.00 | 98.40 | 114.80 | 131.20 | 147.60 | 164.00 | 180.40 | 196.80 | |

| PLAN 6 | | 15-15-26 | | | | | | | | | |
|--------------|-------|----------|-------|-------|-------|--------|--------|--------|--------|--------|--|
| Age Category | \$150 | \$200 | \$250 | \$300 | \$350 | \$400 | \$450 | \$500 | \$550 | \$600 | |
| < - 30 | 9.60 | 12.80 | 16.00 | 19.20 | 22.40 | 25.60 | 28.80 | 32.00 | 35.20 | 38.40 | |
| 30 - 34 | 10.05 | 13.40 | 16.75 | 20.10 | 23.45 | 26.80 | 30.15 | 33.50 | 36.85 | 40.20 | |
| 35 - 39 | 10.05 | 13.40 | 16.75 | 20.10 | 23.45 | 26.80 | 30.15 | 33.50 | 36.85 | 40.20 | |
| 40 - 44 | 10.05 | 13.40 | 16.75 | 20.10 | 23.45 | 26.80 | 30.15 | 33.50 | 36.85 | 40.20 | |
| 45 - 49 | 11.55 | 15.40 | 19.25 | 23.10 | 26.95 | 30.80 | 34.65 | 38.50 | 42.35 | 46.20 | |
| 50 - 54 | 13.80 | 18.40 | 23.00 | 27.60 | 32.20 | 36.80 | 41.40 | 46.00 | 50.60 | 55.20 | |
| 55 - 59 | 16.35 | 21.80 | 27.25 | 32.70 | 38.15 | 43.60 | 49.05 | 54.50 | 59.95 | 65.40 | |
| 60 - 64 | 19.05 | 25.40 | 31.75 | 38.10 | 44.45 | 50.80 | 57.15 | 63.50 | 69.85 | 76.20 | |
| 65 - 69 | 25.20 | 33.60 | 42.00 | 50.40 | 58.80 | 67.20 | 75.60 | 84.00 | 92.40 | 100.80 | |
| 70 - 74 | 34.20 | 45.60 | 57.00 | 68.40 | 79.80 | 91.20 | 102.60 | 114.00 | 125.40 | 136.80 | |
| 75+ | 42.60 | 56.80 | 71.00 | 85.20 | 99.40 | 113.60 | 127.80 | 142.00 | 156.20 | 170.40 | |

| PLAN 7 | | 15-15-52 | | | | | | | | | |
|--------------|-------|----------|-------|-------|--------|--------|--------|--------|--------|--------|--|
| Age Category | \$150 | \$200 | \$250 | \$300 | \$350 | \$400 | \$450 | \$500 | \$550 | \$600 | |
| < - 30 | 10.80 | 14.40 | 18.00 | 21.60 | 25.20 | 28.80 | 32.40 | 36.00 | 39.60 | 43.20 | |
| 30 - 34 | 11.25 | 15.00 | 18.75 | 22.50 | 26.25 | 30.00 | 33.75 | 37.50 | 41.25 | 45.00 | |
| 35 - 39 | 11.25 | 15.00 | 18.75 | 22.50 | 26.25 | 30.00 | 33.75 | 37.50 | 41.25 | 45.00 | |
| 40 - 44 | 11.25 | 15.00 | 18.75 | 22.50 | 26.25 | 30.00 | 33.75 | 37.50 | 41.25 | 45.00 | |
| 45 - 49 | 12.90 | 17.20 | 21.50 | 25.80 | 30.10 | 34.40 | 38.70 | 43.00 | 47.30 | 51.60 | |
| 50 - 54 | 15.45 | 20.60 | 25.75 | 30.90 | 36.05 | 41.20 | 46.35 | 51.50 | 56.65 | 61.80 | |
| 55 - 59 | 18.30 | 24.40 | 30.50 | 36.60 | 42.70 | 48.80 | 54.90 | 61.00 | 67.10 | 73.20 | |
| 60 - 64 | 21.45 | 28.60 | 35.75 | 42.90 | 50.05 | 57.20 | 64.35 | 71.50 | 78.65 | 85.80 | |
| 65 - 69 | 28.20 | 37.60 | 47.00 | 56.40 | 65.80 | 75.20 | 84.60 | 94.00 | 103.40 | 112.80 | |
| 70 - 74 | 38.25 | 51.00 | 63.75 | 76.50 | 89.25 | 102.00 | 114.75 | 127.50 | 140.25 | 153.00 | |
| 75+ | 47.85 | 63.80 | 79.75 | 95.70 | 111.65 | 127.60 | 143.55 | 159.50 | 175.45 | 191.40 | |

| PLAN 8 | | 30-30-52 | | | | | | | | | |
|--------------|-------|----------|-------|-------|-------|-------|--------|--------|--------|--------|--|
| Age Category | \$150 | \$200 | \$250 | \$300 | \$350 | \$400 | \$450 | \$500 | \$550 | \$600 | |
| < - 30 | 7.95 | 10.60 | 13.25 | 15.90 | 18.55 | 21.20 | 23.85 | 26.50 | 29.15 | 31.80 | |
| 30 - 34 | 8.25 | 11.00 | 13.75 | 16.50 | 19.25 | 22.00 | 24.75 | 27.50 | 30.25 | 33.00 | |
| 35 - 39 | 8.25 | 11.00 | 13.75 | 16.50 | 19.25 | 22.00 | 24.75 | 27.50 | 30.25 | 33.00 | |
| 40 - 44 | 8.25 | 11.00 | 13.75 | 16.50 | 19.25 | 22.00 | 24.75 | 27.50 | 30.25 | 33.00 | |
| 45 - 49 | 9.45 | 12.60 | 15.75 | 18.90 | 22.05 | 25.20 | 28.35 | 31.50 | 34.65 | 37.80 | |
| 50 - 54 | 11.40 | 15.20 | 19.00 | 22.80 | 26.60 | 30.40 | 34.20 | 38.00 | 41.80 | 45.60 | |
| 55 - 59 | 13.35 | 17.80 | 22.25 | 26.70 | 31.15 | 35.60 | 40.05 | 44.50 | 48.95 | 53.40 | |
| 60 - 64 | 15.75 | 21.00 | 26.25 | 31.50 | 36.75 | 42.00 | 47.25 | 52.50 | 57.75 | 63.00 | |
| 65 - 69 | 20.70 | 27.60 | 34.50 | 41.40 | 48.30 | 55.20 | 62.10 | 69.00 | 75.90 | 82.80 | |
| 70 - 74 | 28.05 | 37.40 | 46.75 | 56.10 | 65.45 | 74.80 | 84.15 | 93.50 | 102.85 | 112.20 | |
| 75+ | 35.10 | 46.80 | 58.50 | 70.20 | 81.90 | 93.60 | 105.30 | 117.00 | 128.70 | 140.40 | |



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E-mail: c.life@companiongroup.com

www.CompanionLife.com

Companion Life Buy-Up Plan

VOLUNTARY SHORT TERM DISABILITY

Flexibility for You & Your Employees!

- **Help your employees protect one of their most valuable assets... their paycheck! Companion Life is pleased to offer an innovative solution to employers — our Voluntary Short Term Disability Buy-Up Plan.**

This versatile plan allows you to offer \$100/per week in short term disability insurance while giving employees the option to purchase supplementary coverage. The additional benefit purchased by employees, added to the \$100/per week benefit purchased by you, will allow employees to protect up to 66⅔% of their salary for a disability which occurs off the job. A minimum of five employees must enroll in the Buy-Up portion of the program.

Our Voluntary Short Term Disability Buy-Up Plan assists employers in providing their staff the peace of mind that a protected paycheck brings. After all, statistics show that the majority of American families would be bankrupt if they missed more than three consecutive paychecks. And 48% of all home foreclosures are the direct result of a disability. (*Housing and Home Finance Agency of the US Government*)

- **Enhance your Voluntary Short Term Disability Insurance today with our Buy-Up Plan.** You may choose from any one of the 8 plan designs available under Companion Life's Voluntary Short Term Disability product line. Employees can then select additional coverage from the same employer sponsored plan in order to "buy-up."

This adaptable program offers the following benefits:

Employer

- ✓ Provides basic financial protection to disabled employees, increasing employee peace of mind, satisfaction and morale. No contribution requirement on the Buy-Up feature.
- ✓ Offers a broad array of waiting periods and benefit durations.
- ✓ Proposal provided by Companion Life using an employee census.

Employee

- ✓ Provides \$100/per week in income. Taxes are not applicable to additional disability insurance coverage purchased by employees.
- ✓ Offers the flexibility to purchase additional coverage to meet individual needs.
- ✓ Convenient, no-hassle payroll deduction.

Companion Life Buy-Up Plan

VOLUNTARY SHORT TERM DISABILITY

Companion Life's Buy-Up Plan... Affordable Options

- Companion Life's Buy-Up Plan is an economical, simple solution that provides both employers and employees an array of options. By combining a core level of income protection with the opportunity to purchase additional coverage, both employers and employees benefit.

Employees may select one of 10 weekly benefit payments, from \$50 to \$500, not to exceed 66 $\frac{2}{3}$ % of basic weekly earnings when added to the \$100/week provided by the employer. Please see our Voluntary Short Term Disability brochure for specific plan designs and benefit levels.

Maternity, Alcohol/Drug Addiction and Mental or Nervous conditions are covered as any other illness. Disabilities which begin in the first 12 months after the effective date which are the result of a pre-existing condition are not covered. A pre-existing condition is defined as a condition with treatment (or symptoms for which an ordinarily prudent person would seek treatment) within 12 months prior to the effective date. The exclusion may vary in certain states as required.

Included at *no* additional cost is \$10,000 of Accidental Death and Dismemberment (AD&D) coverage.

We look forward to assisting you in offering these affordable, comprehensive benefit options to your employees.

Contact Group Marketing or Your Agent Today for a Prompt, Professional Proposal!



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