

Employer-Paid MGIS Short-Term Disability

Account #20320582, Policy #TBD

For the All Active Full Time Directors, Managers and APP (Class 2) of MINNESOTA UROLOGY

PROTECT YOUR EARNINGS

Your most valuable asset over a lifetime is your ability to work and earn an income. An accident or illness can take this ability away from you suddenly. How would you pay your bills? Group Short-Term Disability (STD) Insurance could replace part of your earnings, helping you with those everyday expenses.

SUMMARY

Benefit amount	60% of weekly earnings up to a maximum of \$1,000 .
What is considered disabled?	You may be considered disabled if you become unable to perform one or more of the material duties of your job.
When do benefits begin?¹	The 8th day following a total or partial disability caused by an accident or illness .
How long are benefits paid?²	For up to 12 weeks .
Is disability from pregnancy covered?	Yes, like any other disability.

¹ Benefits continue only if claimant remains disabled.

² Benefits payable only if claimant remains disabled.

Product features and availability may vary by state.

ADDITIONAL PLAN INFORMATION

Proof of Good Health:

No proof of good health is required if you enroll within 31 days of the date you first become eligible. If you decline coverage now and then choose to enroll later, evidence of insurability will be required.

Pre-existing Condition Limitation:

None

Definition of Earnings:

Earnings are defined and reported by your employer. Please refer to your certificate for additional details.

NOTE: If there are any differences between this summary of benefits and the policy, the policy always prevails.

Protect your future

Did you know...

- ▶ Your ability to generate income is your greatest financial asset
- ▶ 7 in 10 working Americans couldn't last a month without a paycheck before financial difficulties would set in
(“What Do You Know About Disability Insurance” survey, Life Happens, 2018)
- ▶ Social Security disability benefits paid just \$14,808 annually in 2019
(The Facts about Social Security's Disability Program, 2019)



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*A++ FSR rating by AM Best, accurate as of September 1, 2023.

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