

A Valuable And Economical Employee Benefit...

Discover just how valuable and economical the PDT Group Short Term Disability Protection Program can be. Select the plan that's right for your company. Take a few minutes to fill out the application included with this brochure. You'll be surprised to discover what little effort it takes on your part to protect your employees' income should they become totally disabled.

Edward G. Chalifoux
Administrator

The PDT Group Short Term Disability Protection Program may be purchased separately or in combination with the PDT Group Long Term Disability Protection Program.

For additional information write or fax:

Printers' Disability Trust

5200 Maryland Way Suite 301
Brentwood, TN 37027
Facsimile: (615) 360-9954

OR

Call: (615) 365-4404

Plan benefits are fully insured by:
Standard Insurance Company

This brochure is intended to be an accurate description of the PDT Group Short Term Disability Protection Program. Only the Group Policy contains all of the controlling terms and provisions of the coverage. The Trustees reserve the right to modify or discontinue the plan at any time. This program is available to Member Employers in the United States and Puerto Rico.

Short Term

Providing protection
only for members of



Group Short Term Disability Protection Program

History of Trust

For more than 50 years the Printers' Disability Trust (PDT) has provided progressive, quality insurance programs developed by and exclusively for printing and graphic arts employers who are members of PIAS, Inc.

Facts You Should Know

The average employee in the graphic arts industry misses 12 days of work each year due to sickness or injury. If you're like most employers, it's hard enough to get along — even for a little while — without the help of valued employees. This burden becomes even greater when you continue to pay employees' salaries while they can't work. Yet, most employees expect and deserve to get paid. That's where the PDT Group Short Term Disability Protection Program can help.

A Choice of Plans and Protection

The PDT Group Short Term Disability Protection Program offers two plans. You choose the one that is best for you and your employees. One plan covers employees for 13 weeks. The second plan covers them for 26 weeks. The only difference in these two plans is the length of time disabled employees receive benefits.

The level of protection available to each employee is under your control. You select a maximum coverage level for the firm. Benefits are payable at a 60% benefit level based on employer selected salary maximums of \$500, \$1,000, \$1,500 or \$2,000 a week. For example, an employer selects a \$1,000 salary maximum, an employee earning \$1,000 would receive weekly benefits of \$600 (60% of \$1,000).

Affordable Rates

Group rates are available because this program is offered through Printers' Disability Trust. It's up to you to decide whether you wish to pay 100% of the monthly contributions or ask your employees to share in a portion of the costs.

Design Your Plan... Employer Options

An exciting feature of this program is that you can choose from many options, and that helps you to design a plan that is most likely to fit your company's needs.

CHOICE OF PLAN

Covered Weekly Earnings:

Employees covered by a PDT Group Short Term Disability Protection Program will receive a disability benefit equal to **60% of their weekly pre-disability earnings received by the employer** when they are disabled.

Choice of Weekly Benefit:

Employer will choose for the group a maximum weekly benefit of \$300, \$600, \$900 or \$1200.

Choice of Covered Employees

- All Employees
- All Salaried Employees
- All Hourly Employees

Choice of Contributory or Non-Contributory Basis

You can choose to pay 100% of the monthly contribution cost of this plan, or have your employees contribute:

- If the business pays 100%, all employees in the selected class must be enrolled in the plan.
- If you employees share in the cost, at least 50% of the selected class must be enrolled in the plan.

Choice of Employee Waiting Period

- First day of the month following 90 days of full-time employment, providing the employee is actively at work.
- Other pre-determined employee waiting periods, providing that the one you select applies to all eligible employees.

In some cases, coverage may be delayed if employees are asked to furnish evidence of good health.

Summary of Plan Provisions

First Day Benefits

For disability resulting from an accident or requiring hospital confinement, benefits are payable from the first day. Benefits are payable from the eighth consecutive day of total disability for sickness. Benefits continue until an employee is able to return to work full time or the end of the maximum period of benefits.

Definition of Total Disability

An insured employee is disabled if, as a result of sickness, injury or pregnancy, they are unable to perform with reasonable continuity the material duties of their own occupation.

Disabilities Not Covered

Benefits will not be paid for any period of disability that results from:

- War or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Loss of professional license or certification
- Committing or attempting to commit an assault or felony
- Active participation in a violent disorder or riot
- Pre-existing condition or treatment of a pre-existing

To Receive a Quotation

	For Quotation
Choose	<ul style="list-style-type: none"> • Your plan selection.
Provide	<ul style="list-style-type: none"> • Your complete company name and address • Name, date of birth and gross salary for each covered employee (maximum weekly covered salary is \$2,000).
Act	<ul style="list-style-type: none"> • Fax this information to 615-360-9954

condition unless, on the date the disability begins, the claimant has been continuously insured under the group policy for the entire 12-month exclusion period and has been actively at work at least one full day after the end of the exclusion period. A pre-existing condition is a mental or physical condition (whether diagnosed or misdiagnosed): (a) for which the insured has, or a reasonably prudent person would have, consulted a physician or other medical professional, received medical treatment, services or advice, undergone diagnostic procedures or taken prescribed drugs or medication; or (b) which was discovered or suspected as a result of any routine or other medical examination; at any time during the 3-month pre-existing condition period.

Termination of Coverage

All employee's coverage under this policy terminates at the earliest of:

- The date he/she is no longer a member of a covered class.
- The last day of the period for which he/she made any required contributions.
- The last day he/she is in active employment, other than for a covered absence.
- The date the Group Contract or plan is canceled.