Big "I" Employee Benefits
127 South Peyton Street
Alexandria, VA 22314
800-848-4401
www.independentagent.com

Short Term Disability



Protection for the people you love from the association you trust



IIABA-sponsored Short Term Disability Insurance Plan through The Guardian Life Insurance Company of America

The protection your family needs, at rates you can afford!

Did you know that as a member of IIABA you have access to a terrific benefits lineup? One of the most vital benefits available is a short term disability insurance plan, created especially for professionals like you. The IIABA plans nationwide are underwritten by the Guardian Life Insurance Company of America. Guardian is a multi-line insurance group with many years of experience.

Short Term Disability Benefit Highlights		
Plan Benefits	Plan I	Plan II
Percent of Earnings	70%	70%
Maximum Weekly Benefit	\$500	\$500
Elimination Period Illness/Accident	0 day accident 7 day illness	0 day accident 7 day illness
Benefit Duration	13 weeks	26 weeks
Maternity Coverage	Paid as any other illness	Paid as any other illness
Guaranteed Issue***	5 or more employees and 100% participation	5 or more employees and 100% participation
Pre-existing Condition	None	None

Who is Eligible?

IIABA members and/or employees working at least 30 hours a week are eligible to apply.

Request a quote today! Contact Big "I" Employee Benefits at 800-848-4401.

Exclusions

Disabilities resulting from the following are not covered: declared or undeclared war; an intentionally self-inflicted injury or attempted suicide; participation in an illegal occupation or an attempt to commit a felony; any condition which is the subject of a waiver or impairment rider attached to your certificate; full-time service of the armed forces of any country. Also, benefits will be payable for either injury or sickness, but not for both concurrently.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Remember that only the policy can provide the actual description of services, terms, conditions and exclusions. GP-a-STD94-1.0 et al; GP-1-STD2K-1.0 et al/2001-320