

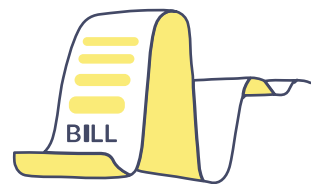
Short-Term Disability



Learn More - [Triada.com](https://www.triada.com)



Can you *really* afford to miss time from work?



If an injury or illness leaves you unable to work, the last thing you should have to worry about is how you're going to pay your bills during the weeks or even months it takes to recover. That's why you need a Short Term Disability plan from Triada.

Short-Term Disability insurance by Triada will pay you a portion of your income if a sickness or injury leaves you disabled for an extended period. That way you can meet your financial obligations while you recover. These include:

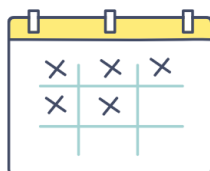
- Deductibles and copayments on your medical insurance
- Other out-of-pocket medical costs
- Monthly expenses such as mortgage or rent, car payments, utility bills and more
- Everyday needs like childcare, groceries and transportation

HOW IT WORKS



Susan falls down carrying laundry and hurts her back.

Her injury is severe enough to prevent her from returning to work for two months.



Susan's employer gives her time off, but with no pay.

She makes \$3,000 a month, but now she needs income to help cover her bills. Susan files a claim on her Triada Short-Term Disability policy.



Triada has her back.

After filing a claim, her policy pays her \$1,800 each month (60% of her income) for the time she's absent from work.

Affordable plans with the easiest claims you've ever filed. That's the Triada Promise.

What You Get

COVERAGE BENEFITS

TOTAL DISABILITY BENEFIT		3 month Benefit	6 month Benefit
Weekly Benefit for Total Disability		\$25-\$2,500	\$25-\$2,500
Minimum Weekly Benefit for Total Disability		\$25-\$50	\$25-\$50
Elimination Period (Waived for Hospital Confinement)			
Injury		14 Days	14 Days
Sickness		14 Days	14 Days
Maximum Benefit Period for Total Disability		13 Weeks	26 Weeks
PARTIAL DISABILITY BENEFIT			
Weekly Benefit for Partial Disability	25% of Weekly Benefit for Total Disability	50% of Weekly Benefit for Total Disability	
Maximum Benefit Period for Partial Disability	25% of Maximum Total Disability Benefit Period	50% of Maximum Total Disability Benefit Period	

TOTAL DISABILITY

Weekly Benefit Payments

Your weekly benefit will be equal to up to 60% of your normal income.

Subject to the terms of this Policy, We will pay You the Weekly Benefit if You are Totally Disabled reduced by the amount of earnings from any sick leave or formal salary continuation plan for which You receive or are eligible to receive from Your employer for any week in which such Weekly Benefit is payable. However, in no event will the Weekly Benefit for Total Disability payable for any week be less than the Minimum Weekly Total Disability Benefit shown in the Policy Schedule. Weekly Benefits will not be paid until after the Elimination Period. We will pay the Weekly Benefit at the end of the week for which it is due. Weekly Benefits continue only while Your Total Disability lasts or until the end of the Maximum Benefit Period, whichever is first. If the insured is disabled due to a normal pregnancy, benefits will be paid up to six weeks for a vaginal birth and up to eight weeks for a cesarean.

Waiver of Elimination Period

We will waive the Elimination Period for a Total Disability in which You are Hospital Confined.

Total Disability for Part of a Week

If a Weekly Benefit is payable for any period of Total Disability less than a full week, We will pay one seventh (1/7) of the Weekly Benefit for each day of Total Disability.

Continued >



What You Get (Contd.)

Recurrent Total Disability

If You are Totally Disabled by the same cause more than once, and any period of this Recurring Total Disability is within six months or less of another such period, ("Recurring Total Disability"), each period will be considered part of one continuous period of Total Disability, subject to one Maximum Benefit Period. Total Disability is considered due to the same cause (Recurrent) if the Injury or Illness causing the current Total Disability is the same as or directly related to the cause of Your last Total Disability. Only one Elimination Period will be required for such Recurrent periods of Total Disability. If You are Totally Disabled by the same cause more than once, and the periods of this Recurring Total Disability are more than six months apart, We will consider each period of Total Disability as separate. You will be required to wait through a new Elimination Period before Weekly Benefits will be paid. A new Maximum Benefit Period will apply to each period of Total Disability.

Concurrent Total Disability

If Your Total Disability independently results from more than one cause occurring at the same time (Concurrent), it will be considered the same Total Disability. We will only pay Weekly Benefits for one of two or more causes of Concurrent Total Disabilities.

Presumptive Disability Benefit

If You suffer total loss of speech, hearing, sight in both eyes, both feet (amputated at or above the ankle), both hands (amputated at or above the wrist), or one hand and one foot, due to an Injury or Illness, We will presume You are Totally Disabled. We will pay the Weekly Benefit for the Maximum Benefit Period whether or not You are able to work. The Elimination Period does not apply to this Benefit.

PARTIAL DISABILITY

Subject to the terms of this Policy, We will pay You the Weekly Benefit for Partial Disability if You are Partially Disabled due to an Injury or Illness provided:

- You have been Totally Disabled and have been receiving a Weekly Benefit for such Total Disability under this Policy immediately prior to Your Partial Disability; The Partial Disability is the result of the same Injury or Illness that caused the Total Disability for which You have been receiving a Weekly Benefit under this Policy immediately prior to such Partial Disability; and
- You return to work the first day following cessation of such period of Total Disability and Your weekly earnings for such work are less than half of Your weekly earnings immediately prior to Your Total Disability. The Partial Disability benefit will be payable for the Maximum Benefit Period for Partial Disability shown in the Policy Schedule; however, the combined period of time for which benefits are payable for Total Disability and Partial Disability combined may not exceed the Maximum Benefit Period for Total Disability shown in the Policy Schedule. The Weekly Benefit for Partial Disability is shown in the Policy Schedule and will be reduced by the amount of earnings from any sick leave or formal salary continuation plan for which You receive or are eligible to receive from Your employer for any week in which such Weekly Benefit for Partial Disability is payable.

Partial Disability for Part of a Week

If a Weekly Benefit for Partial Disability is payable for any period of Partial Disability less than a full week, We will pay one-seventh (1/7) of the Weekly Benefit for Partial Disability for each day of Partial Disability. Weekly Benefits for Partial Disability will continue only while Your Partial Disability lasts or until the end of the Maximum Benefit Period for Partial Disability, whichever is first.

Continued >

What You Get (Contd.)

LIMITATIONS

Foreign Travel

If You become Totally Disabled while You are outside the United States, the Elimination Period will not begin until You return to the United States provided You are still Totally Disabled on that date.

Pre-Existing Conditions

[Except as provided below,] benefits will not be paid for any loss resulting from a Pre-Existing Condition unless the loss is incurred at least twelve months after the Effective Date and a Policy Amendment Rider did not exclude the condition:

[In connection with a loss during the first twelve months following the Effective Date due to a Pre- Existing Condition, benefits under this Policy will be paid not to exceed [two] [four] weeks following the applicable Elimination Period.]

[This limitation will be reduced by the amount of time the Insured was covered under his or her employer's previous policy providing similar disability income benefits.]

EXCLUSIONS

We will not pay any benefits for loss caused by or in connection with:

- Suicide, attempted suicide or any intentionally self-inflicted Injury, while sane or insane;
- Mental or Nervous Disorders [unless provided by rider];
- Drug abuse or addiction including alcoholism, being intoxicated or overdose of or being under the influence of drugs, narcotics or hallucinogens unless taken as prescribed by a Physician [unless provided by rider];
- Committing or attempting to commit a felony;
- Participation in an illegal occupation or activity or being incarcerated in a penal institution or government detention facility
- Travel in, or descent from, an aircraft, except when You are a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- Service in the armed forces or units auxiliary thereto;
- Mountaineering using ropes and/or other equipment, parachuting or hang gliding;
- Having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of an Injury.
- Pregnancy that results in a normal delivery during the first 10 months following the Effective Date. A delivery due to a premature birth and which occurs prior to 10 months following the Effective Date will be covered if the pregnancy would otherwise have resulted in a viable birth with a scheduled delivery date after 10 months following the Effective Date. Loss due to Complications of Pregnancy is covered the same as a sickness;
- Participating in any sport or sporting activity for wage, compensation or profit or racing any type of vehicle in an organized event;
- Being Totally Disabled while outside the territorial limits of the United States or, if outside the United States, outside the territorial limits of the place where this Policy was issued; or Any condition excluded from coverage by a Certificate of Coverage



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