

Voluntary Group Short Term Disability Insurance



Meriwether County BOC

See your benefit certificate for specific plan details, eligibility definitions, limitations, and exclusions.

Voluntary group short term disability benefit amount: 60% of weekly earnings to a maximum weekly benefit of \$500

If your application is submitted to Anthem more than 31 days after you became eligible, you must submit evidence of insurability and Anthem must approve it in writing.

How benefits are paid:

Payments begin for disabilities resulting from accidents and illnesses as follows:

15th day for accident, 15th day for illness

The maximum benefit period determines how long benefits will be paid. The maximum benefit period is 24 weeks.

Partial disability benefits:

If you are able to return to work part-time, you may still receive a portion of your short term disability benefit to help fill the gap in your income.

Maternity benefit:

Short term disability benefits for pregnancy are provided the same as for a disability caused by an illness.

For groups situated in Virginia, benefits will be administered in accordance with Va. Code Ann. § 38.2-3407.11:4. Virginia childbirth benefits may be payable immediately following childbirth with no elimination period. We will require medical substantiation that the member meets the policy's definition of disability.

Resource Advisor:

This value-added support program gives you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services; legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources at www.resourceadvisor.anthem.com, program name "AnthemResourceAdvisor". To access Resource Advisor call (888) 209-7840.

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. In GA, Life and Disability products are underwritten by Greater Georgia Life Insurance Company (GGL) using the trade name Anthem Life, independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

10/2021