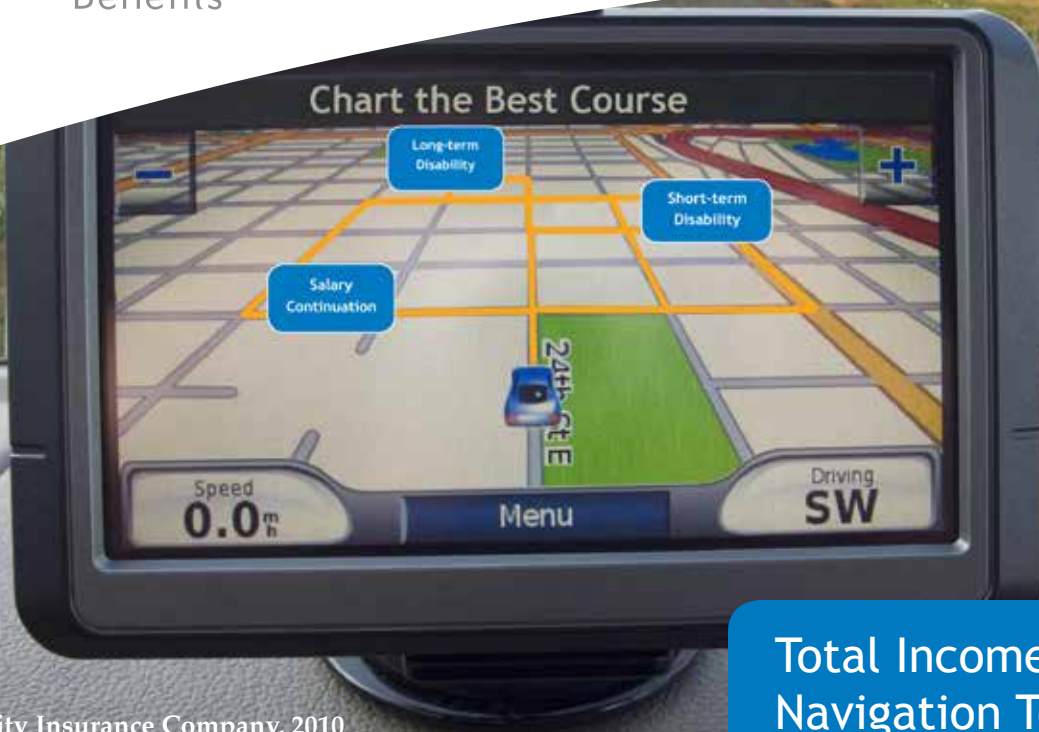




ASSURANT  
Employee  
Benefits®



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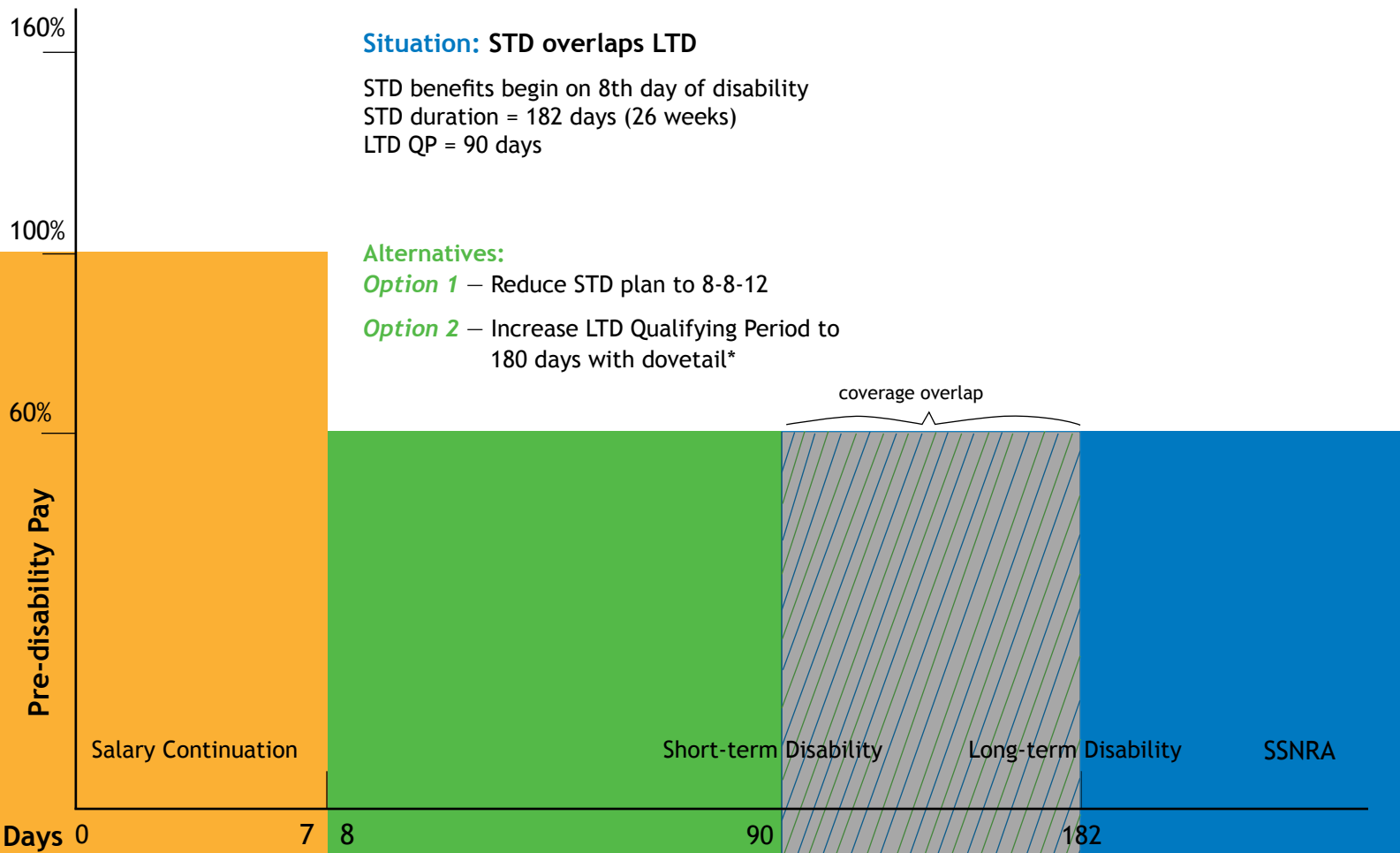
## What is your intention?

Paying an employee who is unable to work takes many forms – sick leave, PTO, STD, LTD. The acronyms and arrangement of plans seem endless. What is an employer's intention? When should one coverage end and another begin?

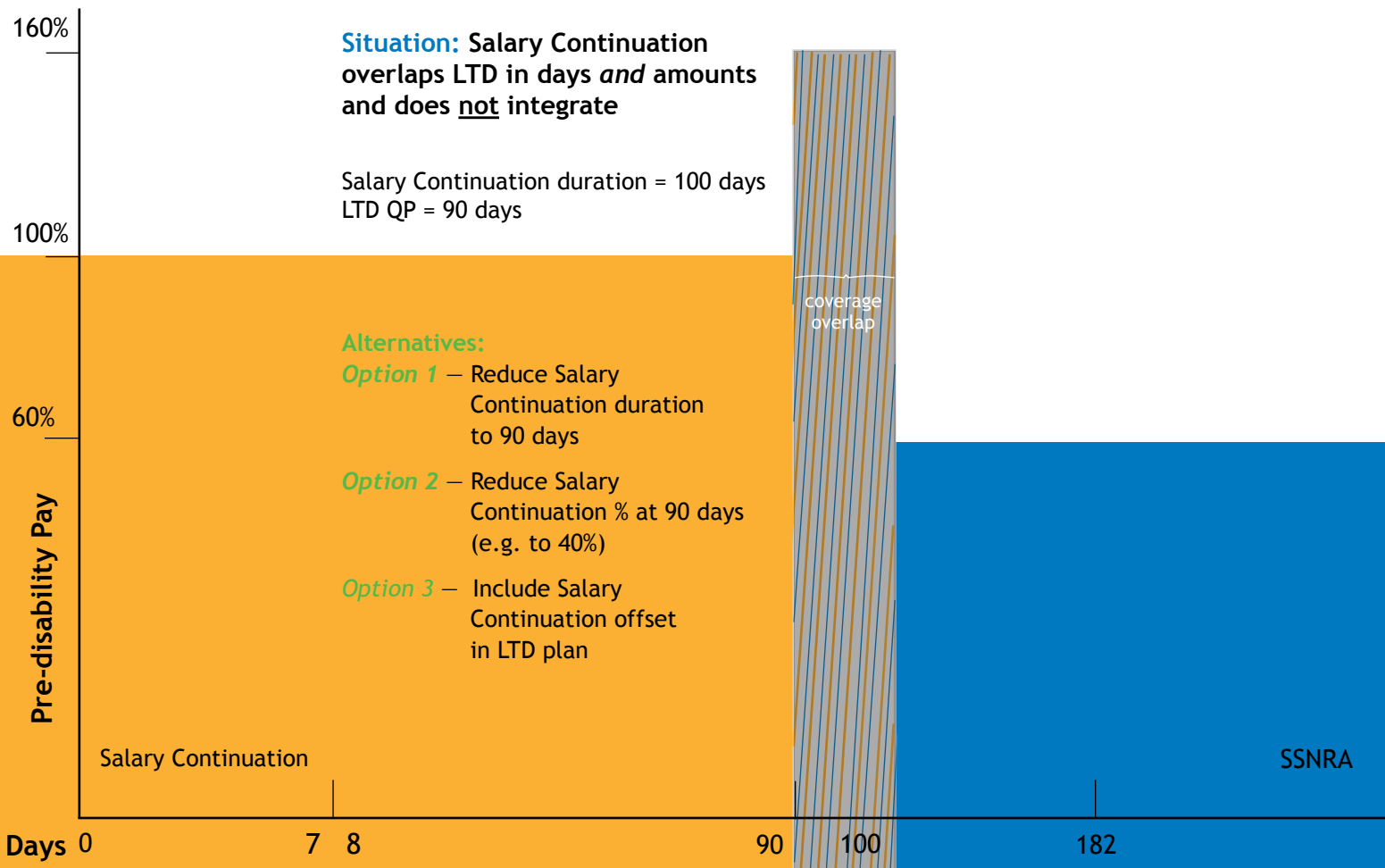
At Assurant Employee Benefits, we talk with employers who have experienced unintended outcomes at claim time because they didn't understand how the various types of plans integrate. That's why we've developed the Total Income Protection Navigation Tool. We hope this tool will help you better understand the relationship between various Salary Continuation Arrangements and fully insured disability plans.

The STD duration is 26 weeks (182 days). LTD benefits begin after 90 days of disability. This results in a 92 day coverage overlap. Because LTD benefits are reduced by the amount of STD benefits paid during the overlap period, the employer is paying for a duration of coverage for which the employee receives no additional benefit.

\*Dovetail language in the LTD policy ensures that the LTD benefit begins the day after the maximum duration of STD benefits is met.

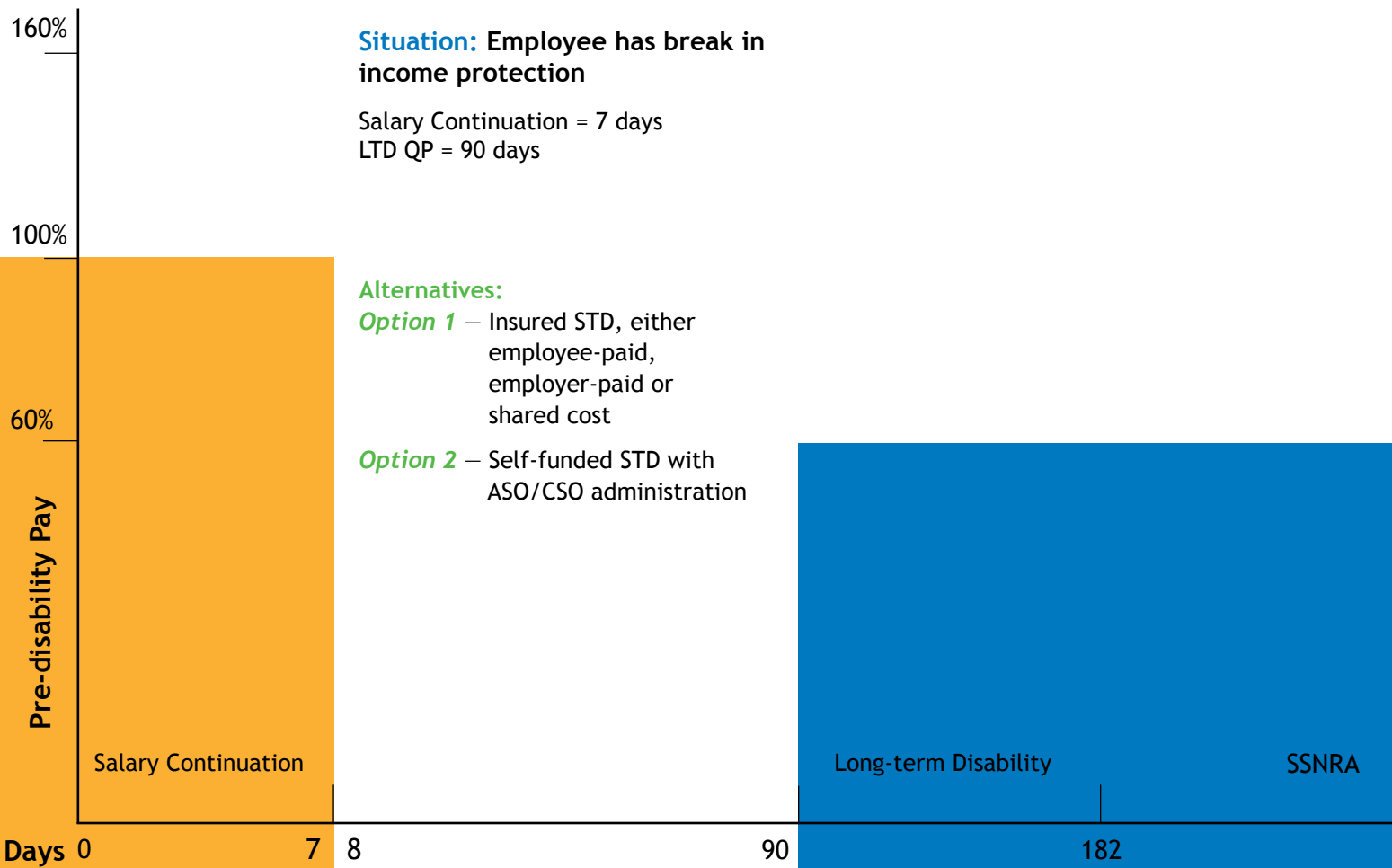


Employer provides employee 100 days of salary continuation benefits in lieu of fully insured STD coverage. Employee receives insured LTD benefits after 90 days of disability. The LTD policy does not integrate with the salary continuation, resulting in employee receiving benefits equal to 160% of pre-disability pay during the 10 day overlap.



Employer provides employee seven days of salary continuation. Employee receives LTD benefits after 90 days of disability. There is no income replacement provided to the employee for 83 days.





**Situation:** Employee has break in income protection

Salary Continuation = 7 days  
LTD QP = 90 days

**Alternatives:**

**Option 1** – Insured STD, either employee-paid, employer-paid or shared cost

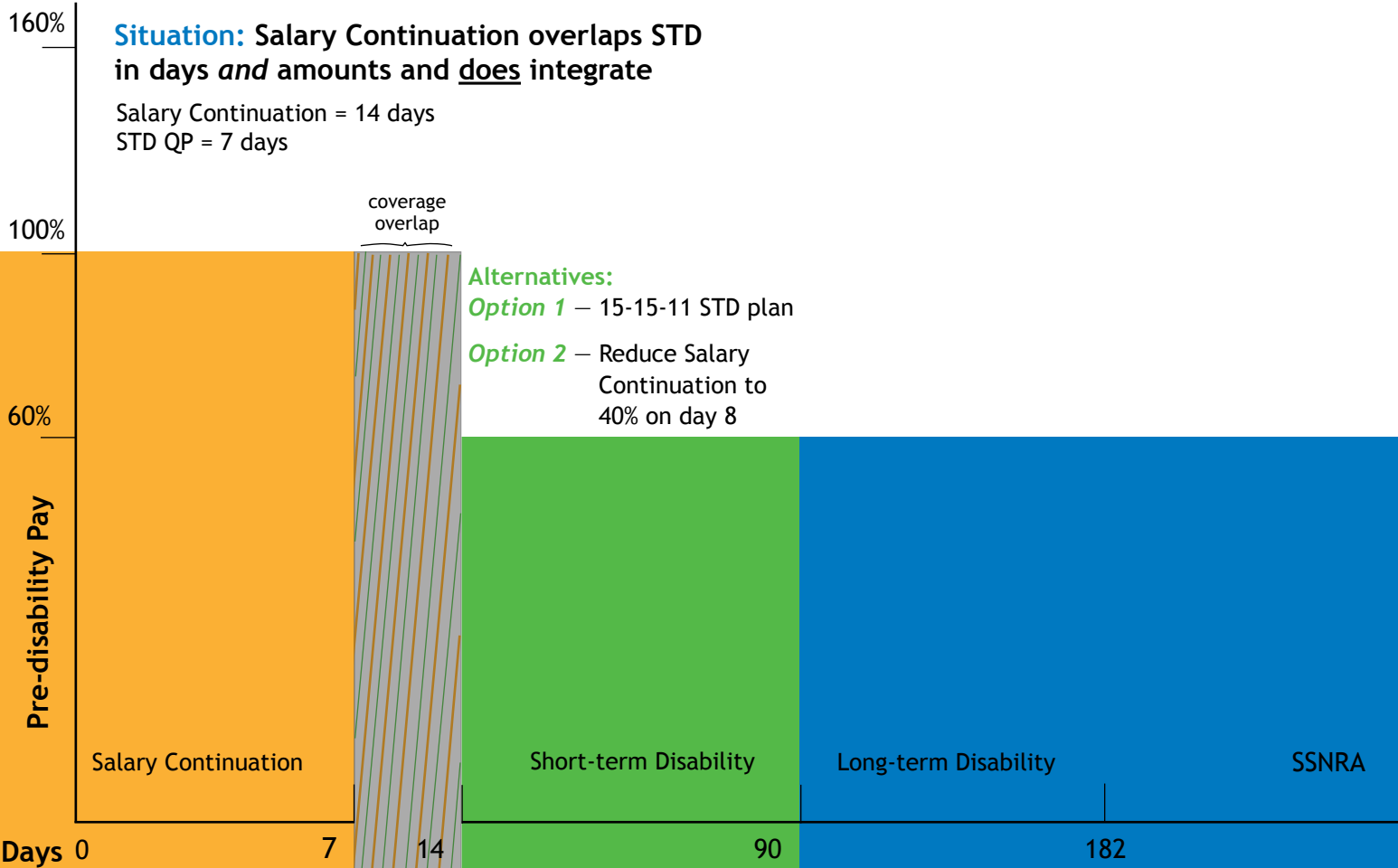
**Option 2** – Self-funded STD with ASO/CSO administration

Salary Continuation

Long-term Disability

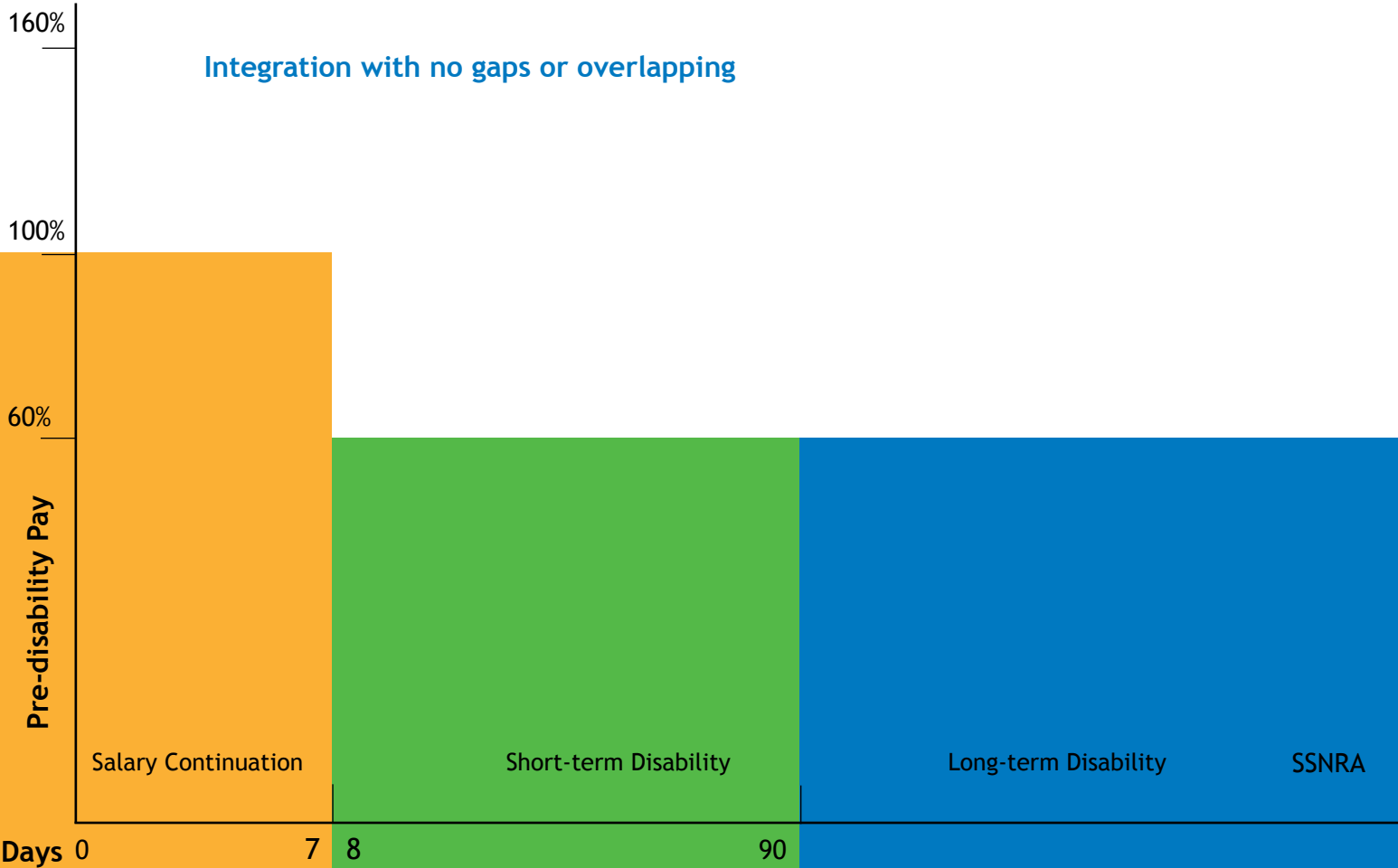
SSNRA

Employer provides employee 14 days of salary continuation benefits. STD benefits commence on day eight creating a six day coverage overlap period. Because STD benefits are reduced by the amount of salary continuation paid during the overlap period, the employer is paying for a duration of coverage for which the employee receives no additional benefit.



Employer provides employee seven days of salary continuation benefits. STD benefits commence on day eight and are payable up to the 90th day of disability. LTD benefits commence after 90 days of disability and are payable up to the employee's Social Security Normal Retirement Age.

Integration with no gaps or overlapping



Assurant Employee Benefits specializes in employer- and employee-paid disability, dental and life insurance for small to mid-size businesses.



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