



Short-Term Disability Summary of Benefits & Rates

For quick and easy enrollment:
(224) 848-4941 (Mon-Fri 8am-5pm CST)
www.unioninsurance.com

Short-Term Disability Base-Plan

- Member's work history from the prior month determines the eligibility for the current month.
- Must have a minimum of 7 total starts in the prior month, with at least 1 of those starts as an engineer.
- **Paid for by the railroad provided the eligibility requirements are met.**
- Pays a \$300 weekly benefit.
- Pays for up to 35 weeks.
- Pays after a 21 day waiting period.
- Covers on and off the job disabilities from injury or illness.

Short-Term Disability Enhanced-Plan

- Participation in the Enhanced-Plan is voluntary.
- **Pays an additional \$102 weekly benefit for a total combined weekly benefit of \$402 (\$1,742 monthly)**
- Pays for up to 35 weeks.
- Pays after a 21 day waiting period.
- To remain eligible for Enhanced-Plan coverage, Members must maintain their Base-Plan coverage eligibility.
- Covers on and off the job disabilities from injury or illness.

Short-Term Disability Enhanced-Plan Plus

- Participation in the Enhanced-Plan *Plus* is voluntary
- **Pays an additional \$102 weekly benefit for a total combined weekly benefit of \$402 (\$1,742 monthly)**
- **Pays for up to an additional 17 weeks, for a total benefit duration of up to 52 weeks.**
- Pays after a 21 day waiting period.
- To remain eligible for Enhanced-Plan *Plus* coverage, Members must maintain their Base-Plan coverage eligibility.
- Covers on and off the job disabilities from injury or illness.

Options & Rates

Coverage	MONTHLY PREMIUM
Enhanced-Plan	\$25.00
Enhanced-Plan Plus	\$40.00

IMPORTANT NOTE: This is a summary of benefits and makes no guarantee or warranty on the processing of claims. To obtain a copy of the Group Basic Short Term Disability Income Insurance Certificate and/or the Group Insurance Policy, please contact Cornerstone at 224-848-4941 or bletstdclaim@unioninsurance.com. It is the responsibility of the member to read and understand all policy documents.

