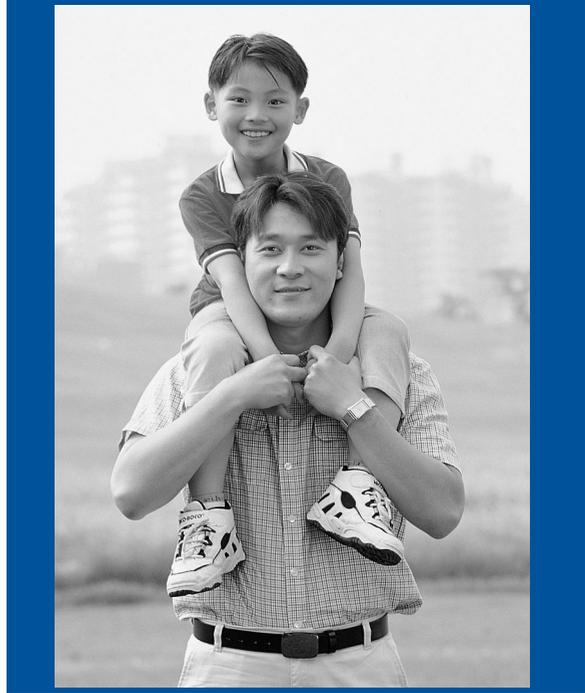


# Short Term Disability



*Protection for the people you love  
from the association you trust*



Big "I" Employee Benefits  
127 South Peyton Street  
Alexandria, VA 22314  
800-848-4401  
[www.independentagent.com](http://www.independentagent.com)



# 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*