

Township

Benefit Program

**Group Disability
Insurance**



**Serving those who
serve Minnesota**

Protect Your Assets

Disability can happen anytime – often when it's least expected.

When you consider all the things that are dependent on your working or on your savings in retirement, you can see why **your income and savings are a valuable asset.**

What are your options?

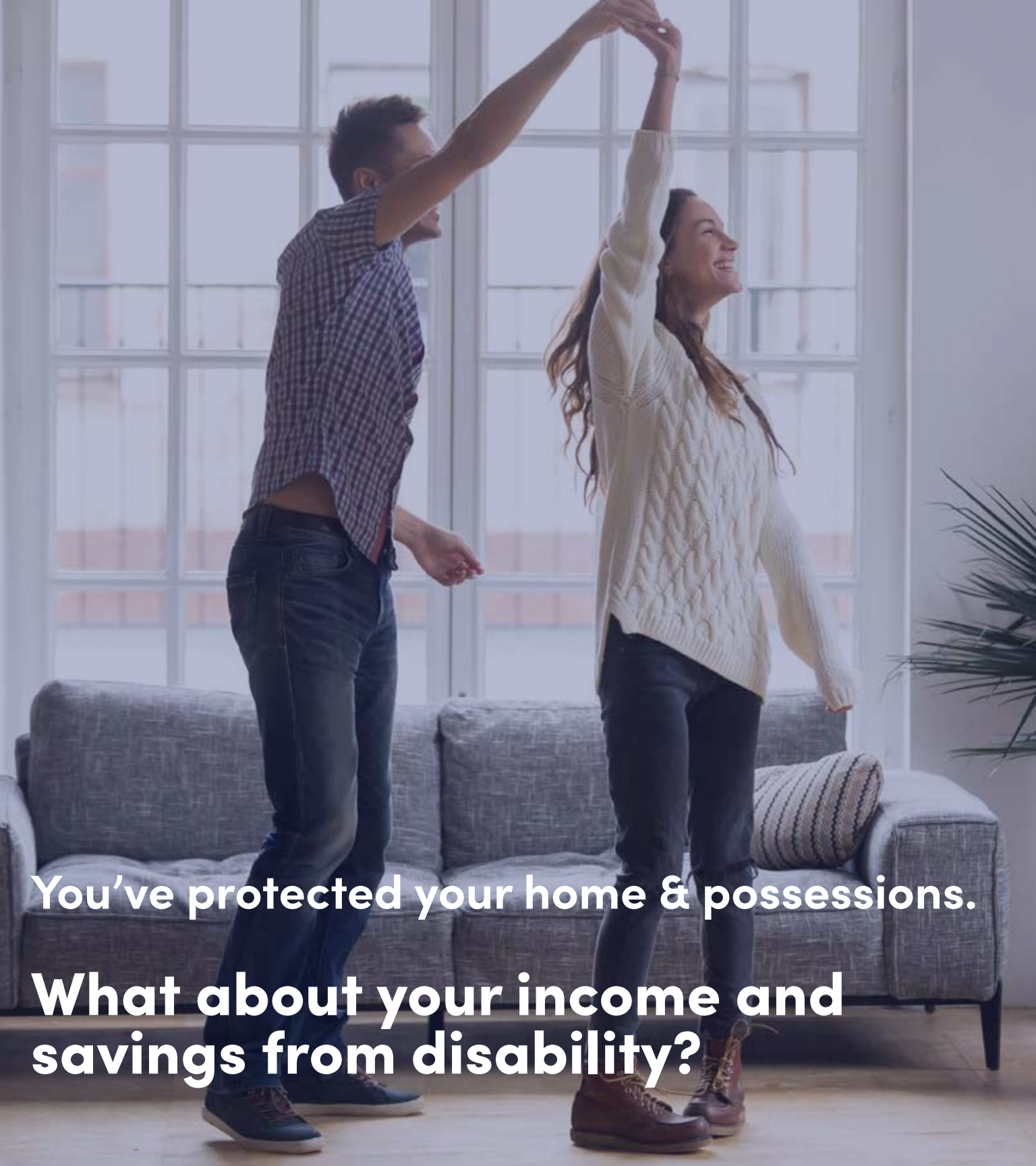
Savings—If you save 10% of your income for 10 years, a one-year disability could wipe out your entire savings.

Family and Friends—How long could your friends and family help?

Borrowing—Who will lend you money when disability strikes?

How to enroll

1. **Complete the enrollment resolution.**
2. **Complete the census information** for your township officers.
If you choose to insure employees, complete that section also.
3. **Submit a check** for the annual premium, along with the enrollment resolution.
4. **Mail to:** Minnesota Benefit Association
6701 Upper Afton Road
Woodbury, MN 55125



You've protected your home & possessions.

What about your income and savings from disability?

Benefits

Eligibility

Township officers must be actively engaged in Township responsibilities. Employees must work 20 or more hours per week (1000 hours per year)

Annual Premium

\$324 per officer / employee

Maximum Weekly Benefit

\$250

Benefit Period

52 weeks

Elimination

If you become disabled, there is an elimination period before benefits are payable.

Your benefits begin:

- On the 15th day of your disabling injury
- On the 31st day of your disabling illness

Included Rehabilitation Incentives

- Work Incentive
- Rehabilitation Program Incentive
- Family Care Incentive
- Moving Expense Incentive

Total Disability

Due to a sickness, or as a direct result of accidental injury:

- the member is receiving Appropriate Care and Treatments and complying with the requirements of such treatment, and
- Is unable to earn more than 80% of their pre-disability earnings at their Own Occupation for any association, and
- is unable to perform each of the material duties of their Own Occupation

Group Enrollment

A Township enrolls all of its officers and has the option of including employees who work for the Township 20 hours or more per week. The Township pays the premium and requires 100% participation.

Portability — Extent of coverage

This group plan is specially designed for Township officers and eligible employees. Your coverage will terminate upon leaving Township office or upon leaving Township employment if a covered employee of the township.

How much disability protection do you need?

Finding money to pay for your most basic expenses after an injury or sickness is certainly not a game you want to play. At a minimum, Disability Income Insurance should cover these important monthly expenses.

Groceries	\$ _____
+	
Auto	\$ _____
+	
Electricity	\$ _____
=	\$ _____
	Total

You may also want to consider having enough coverage to help cover the cost of loans, credit cards, health care, day care and other insurance.

Exclusions

We will not pay for any disability caused or contributed to by:

- War, whether declared or undeclared, or act of war, or participation in an insurrection, or rebellion
- Your active participation in a riot;
- Intentionally self-inflicted injury;
- Any injury for which you are entitled to benefits under Workers' Compensation or a similar law
- Attempted suicide, or
- Commission of or attempt to commit a felony

We will not pay Short Term Benefits for any Disability caused or contributed to by elective treatment or procedures, such as:

- Cosmetic surgery or treatment primarily to change appearance;
- Reversal of sterilization;
- Liposuction;
- Visual correction surgery; and
- In vitro fertilization, embryo transfer procedure, or artificial insemination.

However, pregnancies and complications from any of these procedures will be treated as a Sickness

Call 800.360.6117 with any questions



Sponsored by Minnesota Benefit Association
MinnesotaBenefitAssociation.org
800.360.6117

Email us with questions or inquiries
Info@MinnesotaBenefitAssociation.org

This brochure outlines the basic features of the insurance and is subject to the provisions of Group Policy #225751-1-G. The Minnesota Benefit Association is a non-profit organization of public officials and employees.