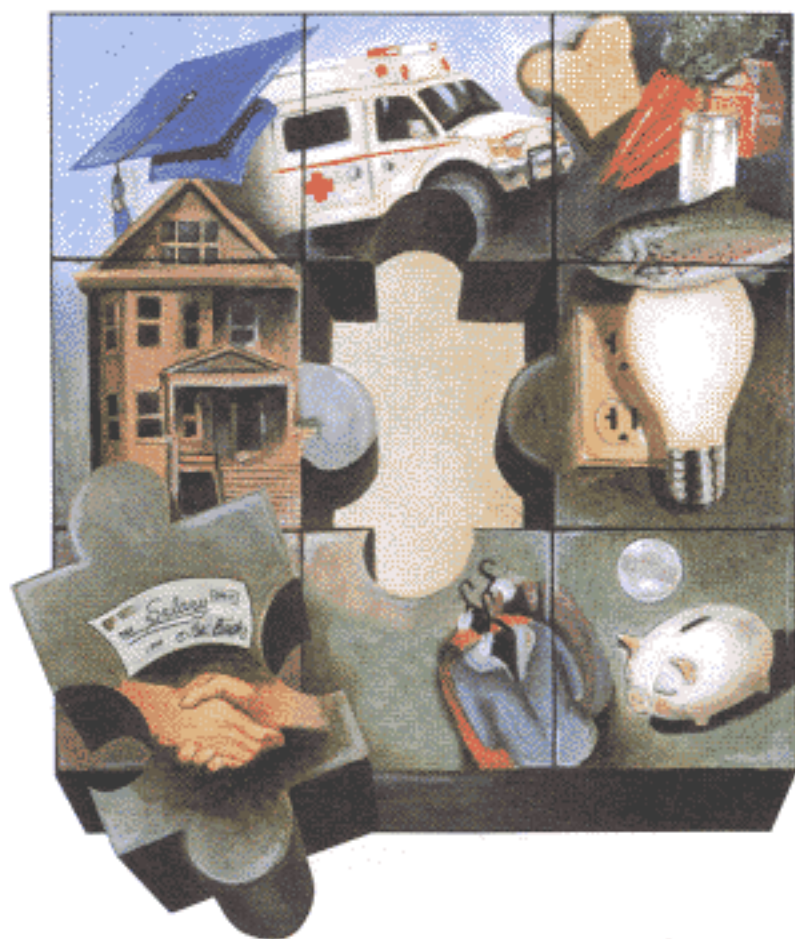


VOLUNTARY PRODUCTS

Group Short Term Disability



THE SOLUTION TO A SECURE FUTURE

How long can you maintain a comfortable standard of living when the key piece of the puzzle is missing?



MEDICAL LIFE
INSURANCE COMPANY

MLI's Voluntary Benefit Package . . .

One way to determine how much insurance coverage you need is to look at your anticipated financial needs in the event of disability.

Extra protection through MLI's Voluntary Benefit Package will provide your family with cash to make mortgage or rent payments . . . to pay for groceries, taxes, education or outstanding debts . . . AND . . . more importantly, to keep your family together.

- Almost 1 in 5 employees will become disabled for 5 or more years before age 65.¹
- Short term disability insurance provides income replacement if you are disabled due to injury or sickness.

REMEMBER . . . Being prepared for the future by obtaining adequate insurance protection is one way you can provide family security.

¹ *Employee Benefit Plan Review*

ELIGIBILITY

You are eligible to enroll for Voluntary Benefits if you work the minimum number of hours per week required by your employer, and you have satisfied any waiting period.

HOW TO ENROLL

Enrollment is easy. If you meet the eligibility requirements:

- Review the benefit information in this booklet carefully.
- Complete the enrollment form provided.
- Return your enrollment form to your employer promptly.

If you do not apply during the initial enrollment period, you must wait until the next scheduled enrollment to do so. If you were hired after your employer's enrollment period, you must apply within 31 days of your eligibility date.

If you are already enrolled in the Voluntary Benefit program and you want to change your benefit levels during an enrollment period:

- Ask your employer for an enrollment/change form.
- Complete the form, following any special instructions that apply to changes.
- Return the form to your employer for processing.

HOW TO MAKE PREMIUM PAYMENTS

Your employer will process your monthly premium payments through convenient payroll deduction.

Your total monthly payment will depend on the amount of coverage you choose and your age.

Premiums will increase in accordance with the applicable rate tables as your age increases.

VOLUNTARY SHORT TERM DISABILITY

Voluntary Short Term Disability benefits help replace lost income should you become totally disabled due to a non-occupational accident or sickness, including pregnancy or complications of pregnancy. Acceptance for STD coverage is guaranteed. You do not have to complete a health questionnaire.

STD benefits are payable on the 15th day of disability, and will be payable biweekly for a maximum of 26 weeks. Premium payments must continue while benefits are being received.

A partial disability benefit provides an opportunity through a combination of earnings and benefits to receive up to 100% of your pre-disability income. You are eligible for this benefit if your partial disability follows a period of total disability which has continued for at least 30 days and you are earning less than 80% of your pre-disability income at the time the partial disability employment begins.

When Will Your Voluntary Coverage Become Effective?

In no event will coverage become effective prior to the group effective date.

If you are an eligible employee on the group effective date, your Voluntary STD coverage will become effective on the LATER of the following dates:

- The group effective date; or
- The date you sign your enrollment form.

If you were hired after the group effective date, the effective date of your Voluntary STD coverage will depend on when you enroll:

- If you enroll during your waiting period, coverage will become effective on the day after the date you complete your waiting period.
- If you enroll within 31 days after your waiting period, coverage will become effective on the date you sign the enrollment form.
- If there is no waiting period, your coverage will become effective on the date you sign the enrollment form.

If you are not actively at work on the date coverage would otherwise become effective, the effective date of your coverage will be the day you return to active work.

Your Weekly Benefit Amount

You choose the weekly benefit that's right for you - from \$100 to \$750 - as long as the amount does not exceed 70% of your basic weekly income. The table below shows how your salary determines the maximum benefit you are eligible to select.

| If your annual salary is at least: | You may select a weekly benefit of: |
|---|--|
| \$ 7,430 | \$100 |
| \$11,140 | \$150 |
| \$14,860 | \$200 |
| \$18,570 | \$250 |
| \$22,285 | \$300 |
| \$26,000 | \$350 |
| \$29,715 | \$400 |
| \$33,430 | \$450 |
| \$37,145 | \$500 |
| \$40,860 | \$550 |
| \$44,570 | \$600 |
| \$48,285 | \$650 |
| \$52,000 | \$700 |
| \$55,715 | \$750 |

**THIS TABLE DOES NOT APPLY IF YOU ARE ELIGIBLE FOR STATE-MANDATED
DISABILITY BENEFITS OR AN EMPLOYER PAID INCOME
REPLACEMENT PLAN (SEE NOTE BELOW).**

NOTE: If you are eligible for state-mandated temporary disability benefits or an employer paid income replacement plan, you may enroll in this STD program, but the combination of this plan's benefit and your other income benefit may not exceed 70% of your basic weekly income.

Basic Weekly Income means the weekly compensation you earn from your normal occupation from the employer. It does not include earnings from overtime, bonuses, or any other form of extra pay. However, if your compensation is based in whole or in part on commissions, basic weekly income will include the weekly average paid in commissions during the preceding 12-month period.

STD Limitations

Pre-existing Conditions: New STD plans and benefit increases are subject to a 12/12 pre-existing condition limitation (3/12 in PA). A pre-existing condition means a sickness or injury for which you have

received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a pre-existing condition within the first 12 months of your effective date will not be covered.

General Limitations: Voluntary STD benefits do not apply to Disability

- due to injury or sickness arising out of or in the course of any employment for wage or profit; or
- for which you are entitled to benefits under any Workers' Compensation or similar law; or
- for any period during which you are not being regularly treated by a physician; or
- due to any intentionally self-inflicted injury, suicide or attempted suicide, while sane or insane, or the voluntary taking of any drugs unless taken as prescribed by a physician; or
- due to bodily injury sustained as a result of your commission of or attempt to commit an assault or felony.

Premium Rates – Voluntary STD (15-15-26)

The table below shows your monthly cost for STD benefits. Premiums are based on your current age and the benefit amount you select.

| Weekly Benefit | Your Current Age | | |
|----------------|------------------|---------|-----------|
| | Under 50 | 50-59 | 60 & Over |
| \$100 | \$7.50 | \$10.50 | \$17.00 |
| \$150 | \$11.25 | \$15.75 | \$25.50 |
| \$200 | \$15.00 | \$21.00 | \$34.00 |
| \$250 | \$18.75 | \$26.25 | \$42.50 |
| \$300 | \$22.50 | \$31.50 | \$51.00 |
| \$350 | \$26.25 | \$36.75 | \$59.50 |
| \$400 | \$30.00 | \$42.00 | \$68.00 |
| \$450 | \$33.75 | \$47.25 | \$76.50 |
| \$500 | \$37.50 | \$52.50 | \$85.00 |
| \$550 | \$41.25 | \$57.75 | \$93.50 |
| \$600 | \$45.00 | \$63.00 | \$102.00 |
| \$650 | \$48.75 | \$68.25 | \$110.50 |
| \$700 | \$52.50 | \$73.50 | \$119.00 |
| \$750 | \$56.25 | \$78.75 | \$127.50 |

ABOUT MEDICAL LIFE . . .

Medical Life Insurance Company is headquartered in Cleveland, Ohio with regional offices in Washington, Maryland, New Jersey, North Carolina, and West Virginia.

Medical Life's strong asset to liability ratio of approximately 2 to 1 and an investment portfolio which contains no junk bonds, real estate mortgages, and less than 1 percent in stocks, clearly reflects our extremely sound financial condition.

We are proud of our products and our ability to perform well in today's market. When you choose Medical Life, you become more than just our customer. You become a primary concern to all of us at Medical Life, and you can count on us to do our very best to serve your insurance needs.

We invite you to take advantage of this opportunity to purchase additional benefits at our low group rates, and join our growing family of satisfied customers.

The information provided in this brochure is only a summary of the benefits available. Refer to your certificate for details and limitations of coverage. (policy series ML2200).