

# MyNMIN Benefits

...dependable selections for an unsure future.

## Short Term Disability

Nearly 60% of injuries happen off the job, which means they are not covered by Workers' Compensation<sup>2</sup>. Disability Income Protection probably provided by your employer can provide the source of income to help you continue to pay normal living expenses. But you more than likely have a 30, 60, 90 or a 120 elimination period - the length of time you need to wait BEFORE your benefit pays. You need Short Term Disability to pay you until your disability insurance starts to pay.

<sup>2</sup> Source: National Safety Council, Injury Facts, 2002 Edition.

HIGHLIGHTS

- 10-Day Right to Examine Policy
- 3 or 6 Months Benefit Periods
- Accident & Sickness Coverage
- Pay Benefits Directly to Member Unless Otherwise Chosen
- Portable and Guaranteed Renewable to Age 65

### CONTACT

1-888-277-4456

[www.mynminbenefits.com](http://www.mynminbenefits.com)

MyNMIN Benefits  
1200 Woodruff Road  
Suite A3  
Greenville, SC 29607

email:  
[info@mynminbenefits.com](mailto:info@mynminbenefits.com)

### Plan Features

- The plans provide coverage for disabilities occurring only off the job
- Normal pregnancy covered as any other illness
- Partial disability benefit included
- Proof of good health is required for employees who enroll more than 31 days after eligibility

### Benefit

**Elimination Period: 0 Days**  
**Benefit Period: 3 or 6 months**

### Exclusions

This Group Policy does not cover Total Disabilities or Partial Disabilities caused by or in connection with: 1. suicide or any attempt whether sane or insane; 2. intentional self-inflicted injury whether sane or insane; 3. Termination or suspension of any professional license or certification for any reason other than Total Disability; 4. Mental or Nervous

Disorders; 5. Service in the armed forces or units auxiliary thereto. Premiums will be refunded on a pro-rata basis for any Employee who enters military services and all coverage for that Employee will be suspended until military service is over; 6. war or any act of war, whether declared or undeclared, while serving in the military service or any auxiliary attached thereto; 7. commission of, or attempt to commit, an assault or a felony; 8. alcoholism or drug addiction or sickness or injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; 9. Participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed, passenger carrying aircraft; 10. Mountaineering, parachuting, or hang-gliding; or 11. Participating in any sport or hazardous activity for wage, compensation or profit, or racing any type vehicle in any organized event.

### Limitations

**Foreign Travel**—If the Employee becomes Totally Disabled while he is outside the United States, the Elimination Period will not begin until he returns to the United States provided he is still Totally Disabled on that date.

**Pre-Existing Conditions**—This Group Policy does not provide benefits for Total Disabilities or Partial Disabilities due to a Pre-Existing Condition unless the Covered Injury or Covered Sickness causing the Total Disability is incurred at least 12 months after: 1. the date the Employee's Certificate became effective; or 2. with respect to any amount of increased Monthly Benefits, the effective date of such increased Monthly Benefit amount; provided that the Pre-Existing Condition was disclosed and not misrepresented on the Employee's application and we have not specifically excluded the Pre-Existing Condition by name or specific description.

Central United Life Insurance Company / Houston, Texas

Product availability and benefits may vary by state.

Central United Life Insurance Company (CUL) specializes in providing insurance to employees on a payroll deduction basis. Since 1963 Central United Life has served its clients with a diverse portfolio of products designed to meet individual needs of employees and their families through the convenience of payroll deduction. Responsive customer service and prompt payment of claims is a constant goal Central United Life strives to achieve for all policyholders and group clients.

CUL has received a secure rating from The A.M. Best Company for more than 20 years. The A.M. Best Company describes secure insurers as "having a strong or good ability long term to meet their obligations to policyholders". They also state: "Insurers classified in the secure rating categories maintain a level of financial strength that is not vulnerable to unfavorable changes in the business, economic or regulatory environment." Ratings within the secure category range from A++ to B+. Central United Life Insurance Company has the B++ rating.

This is a brief summary of the MyNMINBENEFITS Disability Income Protection offered through Central United Life Insurance Company, Houston, Texas. Refer to your policy/certificate for complete details as limitations and exclusions apply.

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