



Short Term Disability Insurance

How can short-term disability insurance work for me?

Short-term disability is a type of insurance or employee benefit that provides financial support to individuals who are temporarily unable to work due to illness, injury, or a medical condition. It aims to protect employees' income during a limited period of incapacity, typically covering a portion of their salary for a short duration, facilitating their recovery without a significant financial burden. This is commonly referred to as income replacement.



Individual Benefits	
Total Disability Monthly Benefit (66% Income replacement)	500 to \$3,000
Benefit Periods	6 months
Elimination Periods- Injury	14 days
Elimination Period- Sickness	14 days
Partial Disability Benefit (3 month Benefit Period)	50% of Total Monthly Benefit
Total Disability for On-The-Job Injuries	Included at 50% of Off-The-Job
Issue Age Premiums	
Pre- Existing Conditions Limitations	12 Months
Waiver of Premium Benefit	Included

Semi- Monthly Premium Rates	
Employee Only	Speak to consultant
24 Hour Coverage/ 100% On-the-Job	
PLIC-STD-0623-TX provides Limited Benefits. The policy has specific terms and conditions relating to coverage, including limitations and exclusions.	

At Presidential Life, we're here to help protect you, your family, and what really matters to you.



Exclusions and Limitations

Short Term Disability Insurance

1. Being exposed to war or any act or war, declared or undeclared, or actively serving in any of the armed forces, or units of auxiliary thereto, including the National Guard or Reserve. War includes civil participation in an active riot. War does not include acts of terrorism. We will return the prorated premium for any period not covered by this Certificate when the Insured is in such service.
 2. Actively participating in a riot, insurrection, or terrorist activity.
 3. Any bacterial, viral, or microorganism infection or infestation, or any condition resulting from insect, arachnid, or other arthropod bites or stings as a Disability due to an Injury; such Disability will be covered to the same extent as a Disability due to Sickness. Bacterial infections resulting from accidental Injury are not excluded.
 4. An error, mishap, or malpractice during medical, diagnostic, or surgical Treatment or procedure for any Sickness or Injury.
 5. Using any narcotic, hallucinogen, or chemical substance (unless administered by a Doctor and taken according to the Doctor's instructions) or voluntary taking any kind of poison or inhaling any kind of gas or fumes.
 6. Participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a Doctor and taken according to the Doctor's instructions) or while intoxicated ("intoxicated" means that condition as defined by the law of the jurisdiction in which the accident occurred).
 7. Intentionally self-inflicting a bodily Injury, or committing or attempting suicide while sane.
 8. Having dental Treatment, except as a result of Injury.
 9. Participating in, or attempting to participate in, an illegal activity that is defined as a felony whether charged or not ("felony" is as defined by the law of the jurisdiction in which the activity takes place); or being incarcerated in any detention facility or penal institution (we will not pay a benefit for any Period of Disability during which you are incarcerated).
 10. Travel in, or jumping or descent from any aircraft, except when a fare-paying passenger in a licensed passenger aircraft.
 11. Drug addiction.
 12. Loss of a professional license, occupational license, or certification.
 13. Having cosmetic surgery or other elective procedures that are not Medically Necessary.
 14. See Certificate for all Exclusions and Limitations.
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Please visit www.PLICVB.com or call us at 855-639-7542

Or e-mail us at info@plicvb.com