Benefit Challenges in the Spotlight

The Challenges of Maintaining a Competitive Disability Plan
The Retail Council offers competitively priced statutory disability insurance (DBL) through The Hartford, a top-rated carrier and Industry leading provider of Life and Disability products and services.

Statutory Disability Plan Specifications
Besides competitive rates, the Council's DBL Program can also feature an additional benefit for employees who are hospitalized for more than seven days as a result of sickness or injury. Not to be confused with health insurance, the benefit grants these employees a larger DBL payout - a maximum of $340 - while the employee remains hospitalized. The in-hospital benefit makes a great addition to any of the Council's plans - one that your employees will certainly appreciate.

With a variety of options and benefit levels, call today for a no-obligation estimate so that we can design a program to best fit your needs. The Retail Council of New York State has *special* pricing available for businesses with less than 100 employees.

Plans available all provide the minimum benefit levels:

- Covers non-occupational short-term disabilities for up to 26 weeks in a 52 consecutive-week period
- Covers after seven days of accident or sickness, up to 26-week duration period
- 50 percent of covered weekly wages up to $170
- Non-occupational, off-the-job benefits only
- Claimants receive benefit check every week

Established Plans for our association members:

❖ **Plan 1 - 50 percent of covered weekly wages up to $170:**
Quarterly "In Arrears" Rate:

Male: $2.07
Female: $4.46
Proprietor: $2.93

❖ **Plan 2 - 50 percent of covered weekly wages up to $340:**
Quarterly "In Arrears" Rate:

Male: $3.48
Female: $7.45
Proprietor: $4.89

❖ **Plan 3 - 50 percent of covered weekly wages up to $170 (1st day Hospital coverage included):**
Quarterly "In Arrears" Rate:

Male: $2.25
Female: $4.91
Proprietor: $3.24

❖ **Plan 4 - 50 percent of covered weekly wages up to $340 (1st day Hospital coverage included):**
Quarterly "In Arrears" Rate:

Male: $3.68
Female: $7.93
Proprietor: $5.42

Our statutory disability insurance value, combined with our Workers' Compensation Safety Group, makes for an unbeatable exclusive money-saving membership benefit that can help your bottom line!

Call us toll free at (800) 442-3589 to receive information and a FREE, no-obligation quote on any of our insurance products.

Retail Council OF NEW YORK STATE

THE HARTFORD