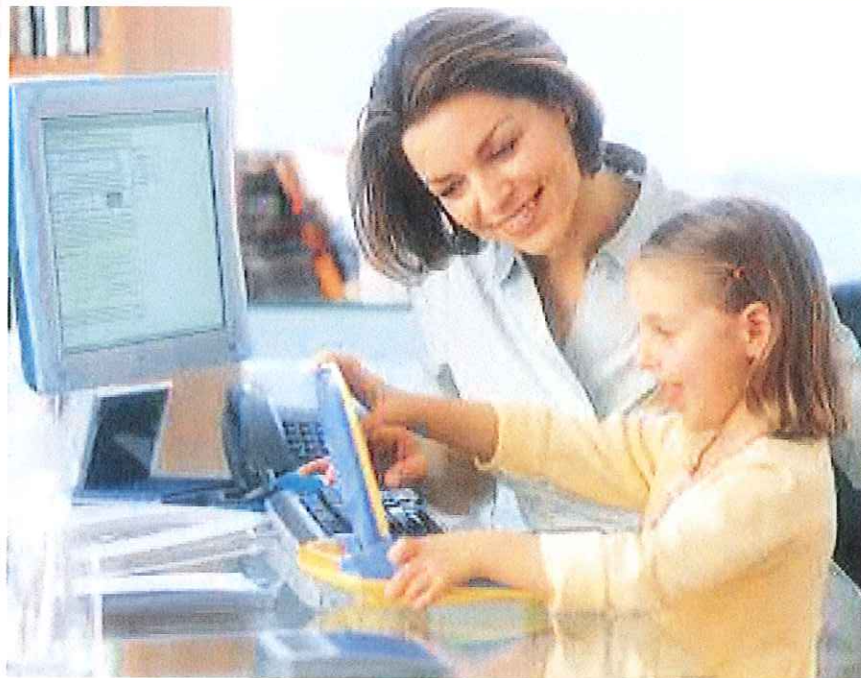


STD

Voluntary

Companion Life

SHORT TERM DISABILITY



*Benefits for Employees
That Benefit Employers*



Doesn't It Make Sense To Protect Your Paycheck?

Statistics show that the majority of American families would be bankrupt if they missed more than three consecutive paychecks. And 48% of all home foreclosures are as a result of a disability.*

We don't think about going without car insurance – but only one in 70 of us are injured in an auto accident. Our homes are insured, but only one in 96 have a fire. We carry life insurance, but the chances are just one in 114 that death will occur. The chances of a disability are much greater – one in two that a 30 year-old will be laid up for more than three months at least once before age 65. A 42 year-old has triple the chances of becoming disabled than of dying before retirement age. One in eight American workers will become disabled every year!**

* Housing and Home Finance Agency of the US Government.

** Annual statistics from The Field Guide (the National Underwriter Company), 1998.

Voluntary Short Term Disability Income

Voluntary Short Term Disability Income coverage from Companion Life gives your employees the peace of mind that a protected paycheck brings. A program designed to help maintain a family's current lifestyle and their plans for the future if the employee is disabled off the job. A plan with the flexibility to meet an employee's individual needs. A program that provides a significant enhancement to an employer's benefit portfolio at no additional cost!

Coverages

This Voluntary Short Term Disability Income Program pays benefits for covered **Non-occupational** injuries and illnesses. Maternity, alcoholism or drug addiction, and mental or nervous conditions are covered the same as any other illness.

Evidence of Insurability

No evidence of insurability is required if the employee is at work on the effective date of coverage. Evidence of insurability is required of employees enrolling after their initial eligibility period.

Participation

A minimum of five eligible employees must enroll for coverage.

Claims Information At Your Fingertips

By using a touch-tone phone, your employees can have access to claims, eligibility and benefit questions seven days a week through our automated Voice Response Unit (VRU).