

2025 Elective Benefit Options

Benefit plan only \$1.47 per week



Hy-Vee is providing you access to a Short Term Disability insurance policy.



What is Short Term Disability insurance?

The Short Term Disability insurance policy provides salary replacement if you are unable to work, due to a disabling illness or injury that occurs off the job. Coverage is for a set period of time, as defined by your plan.

Who can enroll?

Part Time employees age 19 and above expecting to work an average of at least 15 hours per week.

When can I enroll?

Within 30 days of the start of employment, 19th birthday or Qualified Event.

NOTICE: If you are over the age of 65 Medicare may be a better option. Please contact Midwest Heritage Insurance Services to learn more.

When will coverage begin?

On the 31st day of employment for new hires. Those turning 19 or that have Qualified Events should contact Midwest Heritage to confirm effective date.

Group:

Hy-Vee & Subsidiaries

Web Enroll:

<https://hy-veePTenroll.com>

Group Number:

5G000001

How Does It Work?

1. Once you are enrolled, the premium amount will be deducted from each paycheck.
2. You will receive an ID card to present to your medical provider, indicating you have coverage.
3. Assign benefits to your provider.
4. Provider submits an itemized bill to Globe Life on your behalf. No claim form necessary.

MIDWEST HERITAGE

A Hy-Vee Company

Banking • Investments • Insurance

This is a solicitation for insurance. Insurance is underwritten by Globe Life And Accident Insurance Company 3700 S Stonebridge Dr, McKinney, TX 75070. Globe Life is rated A (Excellent) by A.M. Best. This is a limited benefit policy. Coverage is not available in all states. Policy, Certificate and Rider forms: GBDI, GBDIC. Benefits may vary by state. Pre-existing condition limitations may apply. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Policies are renewable at the option of Globe Life Benefits. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Globe Life Benefits uses the services of third party administrators.

Ancillary Coverage

Underwritten by Globe Life And Accident Insurance Company

Globe Life's Short Term Disability policy pays a benefit that helps replace income when an employee is unable to work for a specific period of time due to a Total Disability that occurs off the job and continues beyond the elimination period.

SHORT TERM DISABILITY

WEEKLY RATES*

STD Plan

Employee Only

\$1.47

Standalone Short-Term Disability (STD)

STD Plan

Total Disability Benefit for Non-Occupational Accident or Sickness

Max disability benefit per week	\$150
Accident Elimination Period	7 days
Sickness Elimination Period	7 days
Maximum Benefit Period	up to 13 weeks
Maximum Covered Percent of Compensation	60%
Pre-Existing Condition Period	12 months
Eligibility	Term at Age 70

NOTE: 12 month pre-existing condition limitation applies. Coverage terminates at age 70. Not available to residents of: CA, HI, NJ, NY, RI, and PR.

Note: Short Term Disability is NOT health insurance; it does not replace your medical coverage. Benefits will be discontinued when you are able to return to work, as approved by your physician. For full description of all terms, conditions, exclusions and limitations, please request a copy of the Group Policy and Certificate.

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