Short Term Disability

Eligibility:

- Full-time employees working 20+ hours per week
- Must be actively at work on effective date of coverage
- NO HEALTH QUESTIONS– GUARANTEE ISSUE EVERY YEAR! (Pre-existing conditions will apply to new coverage)
- Employees can choose to start and stop sick leave. However this payment **will be reduced** proportionally to any type of sick leave, salary continuance, Social Security Disability, Retirement, etc.

Short-Term Disability

Elimination Period (How long before benefits start?)	14 Days injury, 14 Days Physical Disease
Benefit Duration (How long will it pay?)	Up until your Long-Term Disability starts; 11 weeks (90 days)
Benefit Amount (How much will it pay?)	60% of your gross weekly salary
Maximum Benefit Amount (What is the cap?)	$1,200 (Weekly)
Pre-Existing Condition (What isn't covered?)	3 months / 6 months
Late Entrant Penalty	Sickness nor Pregnancy covered first 12 months of coverage from the effective date.

Short-Term Disability Monthly Rates	
Age Category	**Monthly Benefit Rate**
All Ages	$0.545

Rate Calculator:
Short-Term Disability
1. Divide Annual Salary by 52
2. Multiply by Benefit Percentage (60%)
3. Divide by 10 and Multiply by Rate ($0.495)

Plan Rates

The Benefits Portal will calculate your premiums based on your individual salary.