

# Short Term Disability—The Standard

Short-term disability (STD) insurance helps to replace your income if you are sick or injured and cannot work. It is designed to begin after you have been disabled for a predetermined waiting period, known as the elimination period. You have a choice of elimination periods with this plan: 7 days, 14 days or 30 days.

## Important Note:

Coverage elected during the 2011 open enrollment will require no medical underwriting approval. Any election made after the 2011 open enrollment will be subject to medical underwriting approval from Standard.

## Eligibility

All active full-time employees who work 30 hours per week on a regularly scheduled basis for HCPSS.

### Eligibility Waiting Period

First day of the month following your date of hire. Coverage elected during the 2011 open enrollment begins on January 1st, 2012.

### Elimination Period

The elimination period will run for 7, 14 or 30 days depending on the option you choose. During this time you will not receive any short-term disability benefits, but you may receive sick leave.

## Maximum Benefit Period

The benefit period will last until you are no longer disabled, or 3 months, whichever is shorter. If you have also purchased long-term disability coverage from Standard they will automatically transition your claim and review whether benefits will continue.

## Benefit Percentage and Maximum Benefit

The benefit percentage is 60% of your regular weekly pay. The maximum weekly benefit is \$2,500.

The chart below will help you determine the cost of STD insurance. The cost will automatically calculate when you select this coverage online.

Per Payroll Rates Based on 20 Annual Deductions				
	<39	40-49	50-59	60+
7 Day EP Rate	\$.29	\$.22	\$.28	\$.40
14 Day EP Rate	\$.25	\$.17	\$.22	\$.32
30 Day EP Rate	\$.17	\$.12	\$.16	\$.22

$$\frac{\text{Annual Salary}}{52} = \text{Weekly Salary (less than or equal to \$4,167)} \times .06 \times \text{Rate Above} = \$ \text{Pay Period Cost}$$

*Your cost may change if your salary changes within the benefit's plan year.*