

Short-Term Disability Insurance
 For
 Leadership Team/Psychologist/Social Worker Employees

Purpose	
STD is designed to replace a portion of your income if illness or accident prevents you from working for a brief period of time, or if you suffer a loss of income due to disability.	
Eligible Employees	
All active full-time or permanent part-time Classified Management, Confidential and Supervisory Employee working 17.5 hours or more per week.	
Amount of Insurance	
66 2/3% of Basic Monthly Earnings, to a maximum benefit of \$8,889 per month. The minimum monthly benefit is \$100 per regular work month, prorated per workday, and further prorated for less than full-time employment, and subject to offset for other benefits or income received or for which the Employee has an entitlement.	
Note:	To determine your amount of benefit, take your monthly earnings and multiply it by the percentage shown above.
Example:	If you earn \$1,000 monthly, then $\$1,000 \times .667 = \667 Monthly. This is the amount, less any monthly benefit reductions (Social Security, Workers Compensation) that you may receive.
Maximum Benefit Period	
270 consecutive calendar days	
Elimination Period	
Employee balance of current and accumulated sick leave or 30 calendar days of disability (which ever occurs later).	
Definition of Disability	
Disability: Disabled means any illness or injury, either mental or physical that prevents an Employee from performing, with reasonable continuity, the material duties of their regular occupation due to injury, sickness or pregnancy, and receives no remuneration for work or service.	