

SHORT-TERM DISABILITY

Plan Year: January 1st through December 31st



If you become disabled and cannot work, no benefit becomes more important to your financial security than Disability Income protection. Disability coverage provides income protection in the event you experience a non-occupational injury or illness that prevents you from working. **This benefit is 100% the teammate's responsibility and offered through MetLife.**

Elimination Period	14 days illness / 14 days injury
Income Replacement	60% of your basic earnings
Maximum Benefit	\$1,500 weekly
Maximum Benefit Period	13 weeks
Pre-Existing Limitations	None



Helpful Terms

Elimination Period: The period of time you have to wait before benefits begin, starting the day you become ill or injured.

Maximum Benefit: This is the highest dollar amount a disabled employee can receive on a weekly basis under the STD plan.

Pre-Existing Limitations: Anything that you have been diagnosed with or treated for within 3 months prior to the effective date will not be covered for the first 12 months.

Calculating Your Cost

Age Bracket	Rate per \$10
Under 29	\$0.56
30-39	\$0.52
35-39	\$0.52
40-44	\$0.47
45-49	\$0.42
50-54	\$0.42
55-59	\$0.45
60-64	\$0.53
65+	\$0.62

STD Calculation Example: 35-Year-Old, Salary \$50,000

A. Annual Earnings	\$50,000
B. Weekly Earnings (A divided by 52; If amount exceeds \$1,500, enter \$1,500)	\$961.54
C. Weekly Benefit (B x .60)	\$576.92
D. Value per \$10 (C divided by 10)	\$57.69
E. Estimated Monthly Contribution (D multiplied by applicable age banded rate)	\$29.99
F. Semi-Monthly Payroll Deduction (E divided by 2)	\$14.99

The information in this Enrollment Guide is presented for illustrative purposes and the text contained herein was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.