

# Short-Term Disability

## *Plan Highlights*

**What is It?** The Short-Term Disability (STD) plan enables you to “bridge the gap” between when your Sick Leave runs out and the Long-Term Disability plan can take over (if you purchase that coverage), up to 180 days. You cannot get ANY benefits from the STD plan until you use all your sick leave.

**What Do I Do?** You select from six (6) “benefit wait periods”. This is the time that you are out of work before benefit payments begin. Choose a wait period that corresponds to the amount of sick leave you have accumulated. Remember that the wait period represents calendar days out, while sick leave days are work days. (5 work days = 7 calendar days).

**How Does It Work?** Benefits begin after your sick leave is used. “Benefit wait period” selection options are 7 days, 14 days, 30 days, 45 days, 60 days and 75 days. Select the longest wait period you can based on your accumulated sick leave. The longer you can wait until your benefit begins, the lower your cost. You may choose the amount of monthly benefit you want in \$100 increments, with a minimum of \$200.

The maximum benefit you can purchase is the lesser of 60% of pay or \$9,000/month.

New applicants will have a pre-existing condition limitation\* that will exclude benefits for that condition.

### **Rules and Limitations:**

Your STD benefit starts when your sick leave is depleted OR the wait period is satisfied, whichever is later. After the initial enrollment period, eligible employees may apply for coverage under another option only during an approved scheduled enrollment period. However, any change in coverage will then require medical underwriting and written approval by American United Life Insurance Company® (AUL).

\*Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to the insured's effective date of coverage. A pre-existing condition is any condition for which a person has done any of the following at any time during the period of time as stated in the policy: 1) received medical treatment or consultation; 2) taken or were prescribed drugs or medicine; or 3) received care or services, including diagnostic measures. Insureds must also be treatment-free for a time-frame specified in some contracts following the individual effective date of coverage.

## *Tips for Maximizing your Benefit Dollars*

Choose a “benefit wait period” that reflects your Sick Leave. 5 Sick Days = 7 Calendar Days

Review your Sick Days **each year** at Open Enrollment. More days means you can choose a later start date with lower cost. Get rewarded for your good attendance.

If you are eligible to retire, you may not need **any** disability coverage at all!

Select a monthly benefit amount that enables you to cover the cost of your necessities. For some, that may mean purchasing the maximum benefit allowable. For others, it could mean purchasing less.

If you are in TRS, all your accumulated Sick Days will count toward your retirement service when you are nearing retirement. So, it is always good to accumulate as many days as you can!