

Plan Highlights

Voluntary Group Short Term Disability Insurance



City of St. Charles School District

COVERAGE

Disability income protection insurance provides a benefit for “short term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Each Active Full-time employee working 25 or more hours per week and earning a minimum salary of \$15,000 per year, except any person working on a temporary or seasonal basis.

- **Option 1:** 14/14 plan
- **Option 2:** 31/31 plan

BENEFIT AMOUNT

The weekly benefit is an amount equal to 60% of covered earnings, up to a maximum benefit of \$1,500 per week.

DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness):

- **Option 1:** benefits begin on the 15th consecutive day of disability, or the day following the number of accumulated sick days applicable to the employee.
- **Option 2:** benefits begin on the 31st consecutive day of disability, or the day following the number of accumulated sick days applicable to the employee.

MAXIMUM BENEFIT DURATION

- **Option 1:** Benefits for one period of disability, will be paid up to a maximum of 11 weeks.
- **Option 2:** Benefits for one period of disability, will be paid up to a maximum of 9 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- ▶ Maternity covered as any other
- ▶ illness Non-occupational coverage
- ▶ Partial Disability benefit included
- ▶ Transfer of Coverage provision
- ▶ Zero Day Residual included Definition

VALUE ADDED SERVICES

- ▶ Telephonic Intake Claim Service included

LIMITATIONS

- ▶ Pre-Existing Condition Limitation - 3/12

Please note- pre-ex limitations also apply to benefit increases

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.