



Voluntary Short Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your Shelby County Employee Benefits Office.

Eligibility

To become insured, you must be:

- A regular, full-time, part-time or durational employee over the age of 18, in active employment with Shelby County Government. An eligible employee does not include a temporary or seasonal employee, full-time members of the armed forces, leased employees or independent contractors
- *Actively at work* at least 20 hours each week
- A citizen or resident of the United States or Canada

Employee Coverage Effective Date

Please contact your Shelby County Employee Benefits Office for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- The *eligibility waiting period*. The *eligibility waiting period* for this coverage is the first day following 31 days as a *member*.
- An *active work* requirement. This means that if you are not *actively at work* on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete 1 full day of *active work* as an eligible employee.

Benefit Amount

Your weekly benefit is 50 percent of your weekly *predisability earnings* reduced by *deductible income*. Please contact your Shelby County Employee Benefits Office for information regarding what is included in *predisability earnings*.

Plan Maximum Weekly Benefit: \$1,500

Plan Minimum Weekly Benefit: \$25

Benefit Waiting Period

The *benefit waiting period* is the period of time that you must be continuously *disabled* before benefits become payable. No Short Term Disability (STD) benefits will be payable for any period when you are eligible to receive sick pay.

Accidental *Injury*: 0 days

Other *Disabilities*: 14 days

If you do not apply for this Voluntary STD coverage within 31 days of becoming eligible, you will be subject to a late enrollment penalty. This means that if you file a claim for anything other than an accidental *injury* during the first 12 months after your coverage takes effect, your benefits will become payable after you have been continuously *disabled* for 60 days and remain *disabled*.

Maximum Benefit Period

If you become *disabled*, benefits may continue during *disability* up to 180 days. If you are eligible to receive benefits under an *employer-sponsored* Long Term Disability (LTD) plan, *STD benefits* cease to be payable when LTD benefits begin.

When Benefits End

STD benefits end automatically on the earliest of:

- The date you are no longer *disabled*
- The date your *maximum benefit period* ends
- The date you die
- The date benefits become payable under any other disability insurance plan under which you become insured through employment during a period of *temporary recovery*
- The date LTD benefits become payable to you under an *employer-sponsored* policy
- The date you fail to provide proof of continued *disability* and entitlement to benefits

Premium Calculations

If you have questions regarding how to determine your weekly earnings, please contact your Shelby County Employee Benefits Office. The rate is \$.69 per \$10 of *STD benefit*.

$$\frac{\text{Annual Salary}}{\div 52} = \text{Weekly Salary} \times .50 = \text{Benefit \%} = \frac{\text{Your Weekly Benefit (not to exceed \$1,500)}}{\div 52}$$

$$\frac{\text{Your Weekly Benefit}}{\times .69} = \text{Your Rate} \div 10 = \frac{\text{Your Monthly Cost}}{\div 12}$$

$$\frac{\text{Your Monthly Cost}}{\times 12} = \text{Your Annual Cost} \div 24 = \frac{\text{Cost Per Paycheck}}{\div 24}$$

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.

Please contact your Shelby County Employee Benefits Office at (901) 545-4483 if you have further questions.