

Self-Funded Short Term Disability Plan

How does it work?

If a covered illness or injury keeps you from working, this employer-provided Short Term Disability Plan replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 12 weeks. You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

Why is this coverage valuable?

Your employer is paying 100% of the monthly premium cost of this coverage. You can use the benefit however you choose. It can help pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

How much coverage can I get? *

Hourly employees: covers 60% of your weekly income, up to a maximum benefit per week. Maximums vary on base earnings.

Salary employees: cover 100% of your weekly income for up to seven (7) weeks** (after elimination period) and 60% thereafter, until the 120-day benefit maximum.

*Benefit payments are taxable for any portion of the premium paid by your employer. **Coverage may vary based on union contract.

Refer to the Summary Plan Description (SPD) for full plan details and to understand any benefit offsets, limitations and exclusions. Any discrepancies between this document and the SPD, the SPD will govern.

How does it work?

You are eligible for coverage if you are an active employee in the United States working the minimum benefit eligible hours per week, based on employer policy and/or union contract.

What happens if I miss work on the first day of coverage?

If you are absent from work due to injury or sickness, temporary layoff or leave of absence before your coverage is active, coverage will begin on the date you return to active employment.

Elimination Period (EP)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Hourly* employees: your benefits would begin after 6 calendar days if you become disabled due to an injury or illness.

Salary* employees: your benefits would begin after 7 calendar days if you become disabled due to an injury or illness.

**Elimination period may vary based on union contract.*

Benefit Duration (BD)

BD is the maximum number of weeks you can receive benefits while you're disabled. Hourly employees have a 12-week benefit duration and Salary employees have a 120-day benefit duration.

UNUM is our claims administrator, and they provide certain claims administration services for the plan. Neither the plan administrator, nor any of its affiliates or related insuring entities, insure the benefits under this Plan or have any responsibility to fund benefits under the Plan.

We reserve the right to modify, amend, suspend or terminate, in whole or in part, any of the provisions of this Plan at any time for any reason or for no reason. When making a benefit determination under the Plan, we have discretionary authority to determine your eligibility for benefits and to interpret and enforce the terms and provisions of the Plan. We may delegate some or all of this authority to the plan administrator at any time. Refer to the Summary Plan Description (SPD) for more information.