

PLANNING FOR THE UNEXPECTED

Short-Term Disability

Short-Term Disability (STD) insurance pays a percentage of your salary if you become temporarily disabled, meaning that you are not able to work for a short period of time due to sickness or injury (excluding on-the-job injuries, which are covered by workers compensation insurance). Please see Human Resources for plan summaries detailing coverage information, limitations and exclusions.

Carrier

Definition of Disability

Weekly Benefit Amount

Maximum Weekly Benefit

Benefits Begin on

Illness

Accident

Benefit Duration

Lincoln Financial

Non-occupational injury or illness

60%

\$2,500

15th day

15th day

11 weeks



Long-Term Disability

In the event that your illness or injury continues beyond your Short-Term Disability benefits, you may be eligible for Long-Term Disability benefits. The duration of benefits depends on your age when the disability occurs due to coordination of disability with Social Security retirement/disability benefits.

Carrier

Definition of Disability

Monthly Benefit amount

Maximum Monthly Benefit

Benefits Begin on

Duration of Benefits

Lincoln Financial

Inability to perform the material duties of your own occupation, then any occupation which one is qualified based on training, education or experience

60%

\$10,000

91st day

Social Security Normal Retirement Age (SSNRA)