

## Short Term Disability Insurance

PEBB sponsors short term disability insurance through Standard. This insurance may replace a portion of your income should you become disabled. **(It is available to employees, only. It is not available to seasonal and intermittent employees.)** You must self pay for this coverage; the state does not provide a benefit amount toward this benefit.

### What does the short term disability insurance plan cover?

The benefit covers 60 percent of your **weekly** pre-disability earnings (not to exceed weekly earnings of \$2,769), reduced by deductible income (see page 63). The maximum weekly benefit is \$1,662 before reduction of deductible income. The minimum **weekly** benefit is \$25 per week following reduction of deductible income. If you are disabled less than one week, the benefit is 1/7 of the weekly benefit for each day you are disabled.

### How are taxes taken?

The premium is deducted from your pay after taxes. The benefit payment is not taxed.

### What is the waiting period?

"Benefit Waiting Period" is the amount of time you must wait before you start receiving a weekly payment from Standard after you become disabled. Your benefit-waiting period is A, B, or C, whichever is longest.

*For more information about pre-existing conditions, see the short term disability insurance certificate online at the PEBB Web sit*

Short Term Disability Benefit Waiting Period	
<b>A</b>	7 days if your disability is caused by sickness or pregnancy.
<b>B</b>	0 days if your disability is caused by accidental injury.
<b>C</b>	The period ending the day before you were scheduled to return to work, if your disability begins while you are scheduled to be away from work.  <b>Example:</b> You are on a scheduled vacation leave beginning October 1 and scheduled to return to work October 10. You injure yourself on October 5 and, because of your injury, your physician will not allow you to return to work until November 5. The last day of your benefit waiting period is October 9. You will receive disability benefits from Standard beginning October 10 through November 4, as long as you continue to be disabled.
<b>Weekly Coverage</b> 60% of first \$2,769 of weekly earnings minus deductible income; maximum \$1,662 weekly before reduction by deductible income	
<b>Benefit Duration</b> Four weeks if pre-existing condition; 13 weeks maximum. If disabled for less than a week, 1/7 of benefit for each day disabled.	

### What is the premium rate?

The premium rate is 0.0057 x your monthly salary.

### Example:

**You choose enrollment in the short term disability insurance.**

Your gross monthly salary (before any deductions):	\$2,000.00
Rate for short term disability premium:	<u>X 0.0057</u>
The premium amount you pay each month:	\$11.40

## When can I enroll in or request an increase in disability insurance?

There are three times when you may enroll or increase:

- Within 60 days of your date of hire or eligibility
- Yearly during Open Enrollment
- Within 60 days of a QSC (see page 17).

## How do I enroll for disability insurance?

During Open Enrollment and as a newly hired employee or newly eligible member:

- Complete the electronic enrollment, or
- Submit an enrollment form to your agency.

If you enroll because of a QSC, you must submit an update form to your agency.

## What are the effective dates of coverage?

**Newly Eligible Employees:** The first of the month following either completion of the electronic enrollment, or after your agency receives your enrollment form.

**During Open Enrollment:** the first day of the new plan year.

**QSC:** The first of the month after your agency receives your completed update form. The effective date can be no earlier than the date of your QSC.

## What happens if I'm on leave or otherwise not working when my disability plan is scheduled to go into effect?

All disability coverage is subject to the actively at work requirement. For purposes of disability insurance, you are actively at work if

1. You are physically on the job **and**
2. Receiving pay for the first scheduled day of work **and**
3. Performing the material duties of your own occupation at your employer's usual place of business.

If you are incapable of active work because of sickness, injury or pregnancy on the day before the scheduled effective date of your insurance or an increase in your insurance, your insurance or its increase will not become effective until the day after you complete one full day of active work as described above.

## Can I continue disability when I retire or otherwise leave state service?

**No.** When you end employment, you end participation in PEBB's short term and long term disability plans.

***NOTE: PEBB members may also be eligible for disability benefits through the Public Employees Retirement System (PERS) disability retirement plan. Contact PERS for information.***

## Enhanced Disability Plan Features

The Standard Insurance Company offers enhanced long term and short term disability features beginning in 2008. Review the plan certificates on the PEBB Web site for more information on the following features.

### What are the new Long Term Disability features?

**Rehabilitation Plan.** You may be able to be in an approved rehabilitation plan, which could pay training, family care and job-related expenses.

**Family Care Expense Adjustment.** If you pay for a family member's care so you can go back to work, this program may help you keep more benefit dollars.

**Assisted Living Benefit.** Employees with severe long-term disabilities may get a one-time assisted-living benefit of up to \$5,000.

**Return to Work Incentive.** This benefit change may increase the disability benefit you could receive when you return to work.

### What are the new Short Term Disability features?

**Claims by phone.** In 2008 members may submit short term disability claims by telephone to Standard. Submitting these claims by telephone streamlines the claims process and helps speed payment to members.

### What are the new Short and Long Term Disability features?

**Reasonable Accommodation Expenses.** This benefit may pay up to \$25,000 of employer costs for workspace changes that help you get back on the job.

**Pre-existing Condition Period.** The plans will have a pre-existing condition period of 12 months of being insured with a "look back" for subsequent conditions of three months.

### What are insured earnings?

For purposes of determining your payable disability benefit, insured earnings are based on your earnings in effect on your last full day of work. When your insured earnings increase (e.g., with a pay increase), your premium rate increases. Insured earnings do not include overtime pay, bonuses, or dollars received when you opt out of medical coverage.

### What is deductible income?

Deductible income means other income you are eligible to receive because of your disability.

Deductible income includes:

- A portion of your earnings from work while disabled
- Sick leave or other salary continuation, including donated leave (but not including vacation or personal business leave)
- A portion of the benefits you are eligible to receive under any other group disability program. This includes state disability income benefits, including public employees retirement system
- **For members employed by the Oregon University System,** benefits you are eligible to receive under any employer-sponsored individual disability policy arranged for individuals in a common group
- Workers' compensation benefits
- Social Security benefits payable to you and your dependents.

### How do I file a disability claim?

If you want to file a short term disability claim, you can call Standard beginning Jan. 1, 2008. To file a claim for long term disability benefits, please contact your agency to obtain a disability claim packet. You may also print a copy of the claim packet from PEBB's Web site.

### What are the plans' limitations and exclusions?

Review the group short and long term disability insurance certificates. The certificates are available online on the PEBB Web site. You may also contact PEBB to request a copy of the insurance certificate.