

Income Protection Voluntary Short-Term Disability



Benefit	Details
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<p>Voluntary Short-Term Disability</p>	<p>The Voluntary Short-Term Disability (STD) Plan is designed to provide you with continuing income in the event of an immediate illness or injury. The STD plan is rates are based on the employees age (see table insert) through United Healthcare. The plan will provide you with a weekly benefit equal to 60% of your basic monthly earnings, up to a maximum benefit of \$1000 per week, less any other income benefits.</p> <p>Benefit payments will begin after you have been injured or sick for 7 days and will last as long as you remain disabled or for 12 weeks (whichever is later). Pre-existing condition limitations apply.</p>
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Age Banded	Employee Rates per \$10
<25	\$0.435
25-29	\$0.422
30-34	\$0.380
35-39	\$0.306
40-44	\$0.336
45-49	\$0.295
50-54	\$0.356
55-59	\$0.409
60-64	\$0.477
65+	\$0.542

This booklet is intended to provide an overview of the benefits plans offered.. All specific plan provisions are described in the legal documents governing the plans. If there are any discrepancies between this booklet and the plan's legal documents, the legal documents will govern.