

SHORT TERM DISABILITY ("STD") BENEFITS

Benefit Percentage	60% of Basic Weekly Earnings rounded to the next higher \$1
Maximum Weekly Benefit	\$650.00
Minimum Weekly Benefit	\$25
Accident Elimination Period	7 days (benefits begin the day following completion of the elimination period)
Sickness Elimination Period	7 days (benefits begin the day following completion of the elimination period)
Maximum Benefit Duration	13 weeks
Definition of Disability	Residual with loss of duties and loss of earnings: Claimant is unable to perform the material and substantial duties of his/her regular occupation and has a 20% or more loss of weekly earnings. Total disability is not required during the elimination period.
Work Incentive Benefit	Gross weekly benefit plus work earnings may not exceed 100% of pre-disability earnings.
Other Income Offsets	Compulsory Disability Benefits, Sick leave, Salary Continuation, Work Earnings, Unemployment Compensation, and other benefits unless otherwise stated.
Employee Contribution	0% (non-contributory)
Minimum Participation Requirement	100%
Coverage Type	Non-Occupational
Continuity of Coverage	Included for replacement plans.
Rehabilitation Benefit	An additional benefit of 5% of the gross weekly benefit is payable if the claimant participates in an approved rehabilitation program.
Recurrent Disability Period	14 days
W2 Preparation	Included
Social Security Integration	Not Included