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Short-Term Disability 2021

Short-Term Disability (STD)

What is it?

STD coverage replaces a portion of your income if you're hurt or sick and unable to work. The plan options allow you to customize your coverage based on your specific income protection needs. The cost will vary depending on your age and the option elected.

STD coverage includes the following features:

Benefit level: You may elect a weekly benefit amount of \$200, \$300, \$400 or \$500. The amount you elect **cannot** exceed 60% of your weekly salary. You are eligible for the various options based on the following annual salaries:

Option	Annual Salary
1 - \$200	Equal to or greater than \$17,333
2 - \$300	Equal to or greater than \$26,000
3 - \$400	Equal to or greater than \$34,666
4 - \$500	Equal to or greater than \$43,333

If an amount is elected that exceeds the 60% threshold, your benefit will be reduced to the allowed amount.

Waiting (commencement) period: You have to be disabled and unable to work for 14 days before benefits are payable.

Benefit duration: Benefits are payable for a maximum of 11 weeks.

QUESTIONS?

Call the CIS Benefits Helpline at 1-855-763-3829 (toll-free). CIS Benefits staff are available to help you between 8 a.m. and 5 p.m., Monday through Friday. If you leave a message, someone will return the call within 24 business hours.

503-763-3800 855-763-3829
www.cisbenefits.org
1212 Court St. NE, Salem, OR 97301



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Other benefits:

- Guaranteed issue at every annual open enrollment — no medical questions asked!
- Telephonic claim intake — no paper claims.
- No offsets for other income (e.g., sick leave, vacation, etc.) The benefit amount you select is the amount you receive in the event of a disability.

How much do I need?

To help you make the right choices, here are three important questions you should ask yourself:

1. How long can I go without a paycheck if I'm unable to work due to an illness or a disabling event?
2. Keeping in mind my weekly expenses and lifestyle, how much of my paycheck is an absolute must if I'm unable to work and collect my full income?
3. What conditions would I be most likely to experience (e.g., pregnancy, back pain, carpal tunnel, etc.) and how long might I be out of work?

Why do I need it?

STD insurance is designed to help protect your income. Based on that, consider these facts:

- Health insurance only covers medical bills; it won't pay for groceries or rent.
- STD does not cover on-the-job injuries/illnesses; only workers' comp covers these events.

Accidents are not the only cause of disability. Back pain, heart disease, and other illnesses are reasons for long-term absences and can happen to anyone. Whatever the cause, a disability can mean months out of work without a paycheck. With STD insurance, you can help protect your income and continue to provide for yourself and your loved ones.

When is coverage effective?

Coverage elected during open enrollment is effective January 1.

Are pre-existing conditions covered?

If you are disabled during the first 12 months of coverage due to a pre-existing condition, you are limited to four weeks of benefits. After coverage has been in place for 12 months, you are eligible for full benefits (up to 11 weeks), even for pre-existing conditions.



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What disabilities are not covered?

Benefits will not be paid for any disability:

1. Unless you are under the Regular Care of a Physician;
2. That is caused or contributed to by war or act of war, whether declared or not;
3. Caused by your commission of or attempt to commit a felony;
4. Caused or contributed to by your being engaged in an illegal occupation;
5. Caused or contributed to by an intentionally self-inflicted injury;
6. For which Workers' Compensation benefits are paid, or may be paid, if duly claimed; or
7. Sustained as a result of doing any work for pay or profit for another employer, including self-employment.

Short-Term Disability Rates*

Age	Option 1 Monthly Rates 60% of weekly salary up to \$200/week	Option 2 Monthly Rates 60% of weekly salary up to \$300/week	Option 3 Monthly Rates 60% of weekly salary up to \$400/week	Option 4 Monthly Rates 60% of weekly salary up to \$500/week
Under 35	\$6.50	\$9.75	\$13.00	\$16.25
35-49	\$5.18	\$7.77	\$10.36	\$12.95
50-59	\$6.88	\$10.32	\$13.76	\$17.20
60+	\$9.02	\$13.53	\$18.04	\$22.55

*Rates are based on your age as of 1/1/2021.

This benefits summary is an overview of the DisabilityFLEX coverage being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between this benefits summary and the insurance policy, the terms of the insurance policy apply.