



cis benefits
cisbenefits.org



Short-Term Disability 2025

Short-Term Disability

What is it?

CIS offers Short-Term Disability coverage through MetLife. Employers choose whether to make this coverage available to employees. ***If this option is offered by your employer, you will see this plan available to you in CIS-Connect.***

Short-Term Disability (STD) coverage replaces a portion of your income if you're hurt or sick and unable to work. The cost will vary depending on your age and income.

Benefit Overview

This plan will pay a benefit when an employee loses income due to a qualifying sickness or accidental injury. Benefits begin after a 14-day elimination period for up to 13 weeks. The benefit amount payable is 60% of the employee's income, with a maximum weekly benefit of \$2,000. The benefit amount will be reduced by income from other sources including, but not limited to Paid Leave Oregon (PLO) and any other state or federal retirement or disability program. Please note, disability policy **benefits will be reduced by any PLO payments you are *eligible* for, even if you do not apply for them.** Benefits will not be offset by employer paid sick or vacation leave.

QUESTIONS?

Call the CIS Benefits Helpline at 855-763-3829 or email us at cisbenefits@cisoregon.org. CIS Benefits staff are available to help you between 8 a.m. and 5 p.m., Monday through Friday. We will return voicemails and respond to emails within 24 hours.

855-763-3829
cisbenefits@cisoregon.org
cisbenefits.org

Elimination (waiting) period: You must be disabled and unable to work for 14 days before benefits are payable.

Benefit duration: Benefits are payable for a maximum of 13 weeks.

Other benefits:

- Guaranteed issue at every annual open enrollment — no medical questions asked!
- Telephonic or online claim intake — no paper claims.

Do I need a short-term disability plan?

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

1. Am I eligible for Paid Leave Oregon (PLO) and how much pay do I qualify for through PLO?
 - a. You may calculate your potential PLO benefits on the PLO website at <https://paidleave.oregon.gov/employees/benefits-calculator.html>
2. Considering my weekly expenses, the percentage of weekly pay I expect from PLO, and my lifestyle, how much incoming pay is absolutely necessary if I cannot work and receive my regular paycheck?
3. What conditions am I be most likely to experience (e.g., pregnancy, surgery, injury, etc.), and how long might I be out of work?
4. Do I expect to experience more than one PLO event in a 52-week period, with one or more instances of disability?

Short-term disability insurance is designed to help protect your income. Based on that, consider:

- Health insurance only covers medical bills; it won't pay for groceries or rent.
- Accidents aren't the only cause of disability. Back pain, heart disease, and other illnesses can lead to long-term absences and can happen to anyone.
- Whatever the cause, a disability can mean months being out of work without a paycheck.
- Short-Term Disability insurance can help protect your income and provide for you and your loved ones.

When is coverage effective?

Coverage elected during open enrollment is effective Jan. 1.

Are pre-existing conditions covered?

This plan has a pre-existing clause you should review before enrolling. Benefits will not be paid for a disability that results from a pre-existing condition* if the employee has not been actively at work for less than 12 consecutive months after the date their disability insurance takes effect.

***Pre-existing Condition Definition**

A sickness, pregnancy, or accidental injury, in the six months before insurance takes effect, for which the employee:

- Received medical treatment, consultation, or care; or
- Took prescription medication or prescribed medication.

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 by 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.
7. Sustained as a result of doing any work for pay or profit for another employer, including self-employment.

Short-Term Disability Rates

Rates will be based on your age on Jan. 1, 2025. Rates increase every Jan. 1 if your age category changes during the prior calendar year. **Rates and benefit payouts will be calculated based on the salary your employer has reported in CIS-Connect.** Please review your reported salary as listed under the “My Profile” tab in CIS-Connect.

*Rates are based on your age as of Jan. 1, 2025.

Age	Employee Cost/\$10
< 44	\$0.06
45-49	\$0.08
50-54	\$0.09
55-59	\$0.12
60-64	\$0.14
65+	\$0.16

Example: If you are 29 years old and your salary is \$1,000 weekly, your weekly benefit is \$600 (60% of \$1,000). your premium would be: $\$0.06 \times 60 = \3.60 . This amount would be the monthly payroll deduction.

As noted above, benefits will offset with the Paid Leave Oregon (PLO) program. Employees should determine if electing a short-term disability plan benefits them based on their income and circumstances.

You can calculate your potential PLO benefits using the Benefits Estimate Calculator on the PLO website at <https://paidleave.oregon.gov/employees/benefits-calculator.html>. The short-term disability plan will offset against any PLO payments an employee is eligible for, even if they do not apply for PLO. Choosing not to apply for PLO will not increase short-term disability benefits. However, if PLO benefits have been exhausted, the plan may increase the weekly benefit up to the maximum 60% of the employee's income, with a maximum weekly benefit of \$2,000.

Plan Certificate

This flyer is for informational purposes only. Please refer to your plan certificate for detailed plan information, definitions, and claims payment information.