

Disability

The City of Forney pays for both Short-Term and Long Term Disability insurance for employees through NY Life. To file a claim please go to www.newyorklife.com/group-benefit-solutions/forms or call 800-362-4462.

Short-Term Disability

- Short-Term Disability Insurance can pay you a weekly benefit if you have a covered disability that keeps you from working.
- The plan pays 60% (up to \$1,500 per week) of your pre-disability earnings. You have a 14-day wait period.
- The benefit duration (the maximum number of weeks you can receive benefits while you're disabled) is 13 weeks.
- You must exhaust all of your sick leave before the short term disability pays.
- This insurance may cover a variety of conditions and injuries, such as:
 - Injuries (excluding back)
 - Joint disorders
 - Cancer
 - Digestive disorders

Long-Term Disability

- Long-term disability (LTD) insurance provides income replacement in the event you are unable to work due to an accident of your own or a serious medical condition.
- LTD benefit pays up to 60% of your pre-disability earnings. The maximum monthly benefit is \$10,000.
- The waiting period — the amount of time you must wait after being declared disabled to collect benefits is 90 days. The maximum benefit duration is up to social security retirement age.

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through Alliance Work Partners.

The EAP can help with the following issues, among others:

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues

EAP Benefits

- Assistance for you and your household members
- Up to **ten** in-person sessions with a counselor.
 - **Alliance Work Partners EAP:**
 - 800-343-3822
 - Teen line: 800-334-TEEN (8336)
 - www.awpnow.com
 - Code: AWP-FORNEY-6048
- Unlimited toll-free phone access (24/7) and online resources

