



SHORT TERM DISABILITY ("STD") BENEFITS

Benefit Percentage	60% of Basic Weekly Earnings rounded to the next higher \$1
Maximum Weekly Benefit	\$1,500.00
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	12 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.
Pre-Existing Conditions	3 Months/12 Months
Other Income Offsets	Compulsory Disability Benefits, Sick leave, Salary Continuation, Work Earnings, Unemployment Compensation, and other benefits unless otherwise stated.
Employee Contribution	100%
Minimum Participation Requirement	Ten (10) Employees or 25%, whichever is greater.
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
Waiver of Premium	Included
W2 Preparation	Included
Social Security Integration	Not Included



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FOR:
CITY OF NAVASOTA

EFFECTIVE DATE: October 1, 2023

STD (Voluntary) AGE BANDED SHORT TERM DISABILITY MONTHLY RATES

LIVES	AGE	STD RATE STD RATE Per \$10 Total Weekly Benefit	VOLUME	MONTHLY PREMIUM
6	Under 25	0.410	\$2,640.00	\$108.24
6	25-29	0.450	\$2,883.84	\$129.77
4	30-34	0.410	\$2,168.95	\$88.93
2	35-39	0.360	\$991.91	\$35.71
1	40-44	0.340	\$472.56	\$16.07
3	45-49	0.320	\$1,438.31	\$46.03
2	50-54	0.420	\$707.04	\$29.70
1	55-59	0.570	\$419.04	\$23.89
0	60-64	0.740	\$0.00	\$0.00
0	65-69	0.760	\$0.00	\$0.00
0	70+	0.760	\$0.00	\$0.00

NOTE: This is not a policy and the descriptions of the polic(ies) are in summary form. If a discrepancy exists, the polic(ies) will control in all instances. For a complete description of benefits, exclusions, limitations, reduction of benefits, and/or terms under which the polic(ies) may be continued in force or discontinued, please refer to the polic(ies).