



GROUP SHORT TERM DISABILITY INSURANCE

Protect your income if you're out on leave.

Your health insurance may help pay medical bills. Short Term Disability insurance pays you. It can replace part of your paycheck if you can't work due to a qualifying disability.

Disability insurance may help protect your income if you're unable to work.

Short Term Disability insurance can help pay benefits if you become disabled and can't work for a short amount of time.

This coverage replaces a portion of your income when you can't work because of a qualifying disability, including injury, physical disease, pregnancy or mental disorder

You may receive weekly benefits that replace a specified percentage of your eligible earnings. Benefits begin after the benefit waiting period explained below.

You may also receive help returning to work if you need accommodations.

Even if you're healthy now, it's important to protect yourself and the people who count on your income. **If you can't work, Short Term Disability insurance may help you pay for ongoing expenses:**



Housing Costs



Groceries



Car Insurance



Child Care

Short Term Disability Insurance

What Your Benefit Provides

This is the benefit you'd receive if you suffer a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.

60 percent of your eligible earnings, up to a maximum benefit of \$2,500 per week. Plan minimum \$15 per week.

Benefit Waiting Period

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.

Option 1

- 7 days for accidental injury
- 7 days for physical disease, pregnancy or Mental disorder

Option 2

- 14 days for accidental injury
- 14 days for physical disease, pregnancy or Mental disorder

Option 3

- 30 days for accidental injury
- 30 days for physical disease, pregnancy or Mental disorder

First-Day Hospital Benefit: If you insured under Option 1 or 2, and you are in the hospital for at least four hours during your benefit waiting period, the rest of your waiting period will be waived and your benefits will become payable.

Extended Benefit Waiting Period

This applies if you do not apply for this coverage within 31 days of becoming eligible, were eligible for coverage under a prior plan for more than 31 days but were not insured, or if your insurance ends because you failed to pay your premium and is later reinstated.

60 days for any qualifying disability caused by physical disease, pregnancy or Mental disorder occurring during the first 12 months of coverage.

However, if you are insured under Option 1 or Option 2, and the Extended Benefit Waiting Period applies for Disability caused by Physical Disease, Pregnancy or Mental Disorder, the First Day Hospital Benefit will not apply.

How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

120 days

See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

Additional Features

Return to Work Incentive

Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit, earnings and other sources of income exceeds 100 percent of your pre-disability earnings.

Help With Returning To Work

If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.

How Much Your Coverage Costs

Because this insurance is offered through Mesquite Independent School District, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on a number of factors, such as your age and your benefit amount.

Use this formula to estimate your monthly premium payment:

$$\begin{array}{ccccccc}
 & \times 0.60 & \times & & \div 10 = & & \text{--->} \\
 \hline
 \text{Enter your weekly earnings} & & & \text{Rate per \$10 of weekly} & & \text{This amount is an estimate of} & \text{To get a sense of your semimonthly} \\
 \text{(cannot be more than \$4,167).} & & & \text{benefit.} & & \text{how much you'd pay each month.} & \text{premium, take your monthly premium,} \\
 & & & & & & \text{multiply by 12 months, and divide by 24} \\
 & & & & & & \text{pay periods. This is your semimonthly} \\
 & & & & & & \text{premium.}
 \end{array}$$

Use the table below or on the following page for your rate per \$10 of weekly benefit:

Option 1 (7 Days for Accident and Sickness)

Your Age (as of September 1)	Rate per \$10 of weekly benefit
<30	\$1.527
30-34	\$1.623
35-39	\$0.929
40-44	\$0.590
45-49	\$0.605
50-54	\$0.639
55-59	\$0.819
60-64	\$1.038
65-69	\$1.038
70+	\$1.038

Not being able to work also means not being able to earn a paycheck.

As you consider Short Term Disability insurance, think about the expenses you would need to cover if you became disabled:

- Housing costs
- Utilities
- Groceries
- Medical bills
- Car insurance
- Child care costs

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/disability/needs.

How Much Your Coverage Costs *Continued*

Use your rate in the tables below or on the previous page to estimate your monthly premium payment using the formula provided.

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter your weekly earnings (cannot be more than \$4,167)}}{\text{Rate per \$10 of weekly benefit}} \times 0.60 \times \div 10 = \text{This amount is an estimate of how much you'd pay each month.} \rightarrow \text{To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months, and divide by 24 pay periods. This is your semimonthly premium.}$$

Option 2 (7 Days for Accident and Sickness)

Your Age (as of September 1)	Rate per \$10 of weekly benefit
<30	\$1.374
30-34	\$1.446
35-39	\$0.800
40-44	\$0.482
45-49	\$0.486
50-54	\$0.510
55-59	\$0.655
60-64	\$0.831
65-69	\$0.831
70+	\$0.831

Option 3 (7 Days for Accident and Sickness)

Your Age (as of September 1)	Rate per \$10 of weekly benefit
<30	\$0.699
30-34	\$0.732
35-39	\$0.399
40-44	\$0.234
45-49	\$0.232
50-54	\$0.244
55-59	\$0.315
60-64	\$0.397
65-69	\$0.397
70+	\$0.397

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be:

- A regular full-time or part-time salaried employee of Mesquite Independent School District, excluding substitute/hourly employees, but including degreed permanent teacher subs and degreed extended subs
- A citizen or resident of the United States or Canada

Temporary and seasonal employees, excluding substitute/hourly employees, working retirees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period*
- Apply for coverage and agree to pay premium
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

*If you are already a member on the date the group policy is effective, you are eligible on the first day of the calendar month following the date you become a member. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows the date you become a member.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

All late applications (applying 31 days after becoming eligible), are subject to the Extended Benefit Waiting Period. Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

Definition of Disability

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent in your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- An activity arising out of or in the course of any employment for wage or profit

Limitations

Short Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20 percent of your predisability earnings in your own occupation but you elect not to
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

When Your Benefits End

Your Short Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a long term disability plan
- Benefits become payable under any other disability insurance plan which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Short Term Disability benefits. [Deductible income includes:](#)

- Amounts under unemployment compensation law
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits received or you are eligible to receive from your employer's retirement plan
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Short Term Disability benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- If you are a 187 contract employee, the August 31st following your last full day of Active Work if you do not return to Active Member on September 1st
- If you are not a 187 contract employee, the end of the calendar month in which your employment terminates, unless you elect to continue your insurance through August 31st with payment of premium to your Employer and paid out prior to when coverage terminates
- The date the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)

Group Insurance Certificate

If coverage becomes effective, and you become insured, a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events will be accessible on Mesquite Independent School District's benefits website. The controlling provisions will be in the group policy. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

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