Short Term Disability

Eligibility:

- Full time employees working 20+ hours per week
- Must be actively at work on effective date of coverage
- NO HEALTH QUESTIONS– GUARANTEE ISSUE EVERY YEAR! (Pre-existing conditions will apply to new coverage)
- <u>Pays in addition to sick leave.</u> MOO will not offset your disability earnings unless you have an additional individual policy AND you are earning more than you were pre disability.

Short-Term Disability

Elimination Period (How long before benefits start?)	14 Days injury, 14 Days sickness	30 Days injury, 30 Days sickness
Benefit Duration (How long will it pay?)	Up until no longer disabled OR 90 Days from date of disability (whichever occurs first)	
Benefit Amount (How much will it pay?)	60% of your gross weekly salary	
Maximum Benefit Amount (What is the cap?)	$1,000 (Weekly)	
Minimum Benefit Amount	$25 (weekly)	
Pre-Existing Condition (What isn't covered?)	3 months / 6 months Any condition you receive medical attention for in the 3 months prior to your effective date of cover-age that results in a disability during the first 6 months of coverage **WILL NOT be covered.**	

Short-Term Disability Monthly Rates		
Age Category	**14/14 Monthly Rate**	**30/30 Monthly Rate**
All Ages	$0.49	$0.32

Rate Calculator:	
Short-Term Disability	**Long-Term Disability**
1. Divide Annual Salary by 52	1. Divide Annual Salary by 12
2. Multiply by Benefit Percentage (60%)	2. Divide by 100
3. Divide by 10 and Multiply by Rate	3. Multiply by Rate (Based on Age)

<u>Plan Rates</u>

The Benefits Portal will calculate your premiums based on your age and annual salary.

Coverage Carrier: