

Short Term Disability Insurance - Benefit Summary

Prepared for: Oakland Schools

Eligibility

To be eligible, you must be an active employee working a minimum of 18.75 hours per week.

Coverage Eligibility Date

You are benefit eligible upon the:

Non-Union Employees: upon your first day of active employment.

Union Instructors: first of the month following your first day of active employment.

Union Employees: upon completion of 90 days of active employment.

Benefit Amount

Non-Union Employees: 70% of basic weekly earnings, up to a maximum of \$1,250 per week.

Union Instructors and Union Employees: 67% of basic weekly earnings, up to a maximum of \$1,250 per week.

No benefits will be paid for summer vacation periods for less than 52-week employees.

When Benefits Begin

Benefit payments will begin after one of the following timeframes:

Non-Union Employees:

For a covered injury: 10 working days

For a covered sickness: 10 working days

Union Instructors and Union Employees:

For a covered injury: 30 working days

For a covered sickness: 30 working days

Earning Income While Disabled

Benefits are reduced by other income you may receive during a disability, including Social Security or a State Retirement Disability benefit plan. Please see your certificate of insurance for details.

When Benefits Ends

Non-Union Employees: Benefits continue for 11 weeks or until Long-Term Disability Benefits commence, whichever comes first.

Union Instructors and Union Employees: Benefits continue for 7 weeks or until Long-Term Disability Benefits commence, whichever comes first.

Definition of Disability

As a result of physical disease, injury, mental disorder, substance abuse or pregnancy, you are considered disabled if you are unable to perform one or more of the material duties of your Own Occupation. Please see your certificate of insurance for full definition.

When Coverage Ends

Coverage ends on the earliest of the following: the date your Employer's coverage ends; the date you cease to be an Eligible Person; the date your premium payment is not paid when required; the date you become eligible for coverage under another group short term disability plan; your Reitement Date; or if you are a contract employee not returning to work as an Eligible Person the next contract year, the earlier of the following: (a) the date you become employed with another employer; (b) your Retirement Date; or (c) expiration of the current contract year.

Questions

Contact Ochs

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Exclusions

- A. War.
- B. Criminal Conduct.
- C. Military Leave.
- D. Imprisonment.
- E. Intentionally Self-Inflicted Injury-Suicide.
- F. Occupational Disability. You are not covered for a Disability arising out of or in the course of any employment for wage or profit. You are not covered for any Disability for which Worker's Compensation benefits are payable.

Limitations

- A. **Foreign Residency.** Payment of STD Benefits is limited to 6 months for each period of continuous Disability while you reside outside of the United States or Canada.
- B. **Payment Limit.** In no event will the STD Benefit plus Deductible Income plus Work Earnings exceed 100% of Pre-disability Earnings. In the event your STD Benefit plus Deductible Income plus Work Earnings exceeds 100% of Pre-disability Earnings, the STD Benefit will be reduced by the amount in excess of 100% of Pre-disability Earnings, subject to the Minimum Weekly Benefit.



This brochure is not the insurance contract. It is a brief description of your insurance underwritten by Madison National Life Insurance Company, Inc. For complete details including all benefits, exclusions and limitations, refer to the certificate of insurance GSDI-C200-(12/06) as issued by your employer.

Employee Assistance Program (EAP): EAP is provided to participating employees at no additional cost by Morneau Shepell. The program offers confidential 24/7 support for a wide variety of personal problems including; financial or legal concerns, depression, eating disorders, relationship problems, child and elder care, stress management, alcohol or drug addictions and more. EAP is not part of the Madison National Life Insurance Company, Inc. insurance contract. Brochures with additional information can be requested through your employer.