



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.

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, such as:**



Housing Costs



Groceries



Car Insurance



Child Care

Short Term Disability Insurance

What Your Benefit Provides

This is the benefit you'd receive if you experience 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% of your eligible earnings

Plan maximum per week: \$1,200

Plan minimum per week: \$25

Benefit Waiting Period

If you experience 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.

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

How Long Your Benefits Last

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

Benefits are payable for up to 15 weeks, as long as you remain disabled.

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 and your earnings and other sources of income exceeds 100% of your predisability earnings.

How Much Your Coverage Costs

Because this insurance is offered through City of Orlando, 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 your age and your benefit amount.

Use this formula to estimate your biweekly premium payment:

$$\begin{array}{ccccccc} & \times 0.60 & \times & & \div 10 = & & \longrightarrow \\ \hline \text{Enter your weekly earnings} & & & \text{Enter your rate from the} & & \text{This amount is an estimate of} & \text{To get a sense of your biweekly premium,} \\ \text{(cannot be more than \$2,000).} & & & \text{rate table.} & & \text{how much you'd pay each month.} & \text{take your monthly premium, multiply by 12} \\ & & & & & & \text{months and divide by 26 pay periods. This} \\ & & & & & & \text{is your biweekly premium.} \end{array}$$

Your Age (As of Last Jan. 1)	Rate (Per \$10 of Weekly Benefit)
<25	\$0.251
25-29	\$0.275
30-34	\$0.251
35-39	\$0.202
40-44	\$0.178
45-49	\$0.178
50-54	\$0.219
55-59	\$0.275
60+	\$0.355

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
- Medical bills
- Utilities
- Car insurance
- Groceries
- 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.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of City of Orlando regularly working at least 20 hours per week, or
- A temporary employee in full-time attendance at a City of Orlando sponsored police or fire academy

Temporary and seasonal employees, other than employees attending a City of Orlando sponsored police or fire academy, 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

*You are eligible on the first day following 30 consecutive days as a member. For temporary and seasonal employees, the eligibility waiting period will be reduced by any continuous period of time you served as a temporary or seasonal employee of the employer immediately preceding the date you become a member.

If you served at least 31 consecutive days as a temporary or seasonal employee immediately prior to becoming a member, you are eligible on the first day of the calendar month that coincides with or follows the date you become a member. If you are a temporary or seasonal employee who has not served at least 31 consecutive days immediately prior to becoming a member, you are eligible on the later of (a) the date you become a member, and (b) first day of the calendar month that coincides with or follows 31 consecutive days as an employee of the employer.

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 after you become eligible) and reinstatements are subject to medical underwriting approval. Please contact Employee Benefits at 407.246.2244 for more information 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, or
- You are unable to earn more than 80% of your predisability earnings when working in any occupation.

Exclusions

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

- 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)
- 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
- 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 issued by The Standard
- 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:](#)

- Any paid time off paid to you by your employer
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled
- 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
- The date your employment 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, contact your human resources representative for a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. 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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