

## **Voluntary Short Term Disability Insurance for Shawnee Mission School District Provided by Assurant Employee Benefits**

Ask yourself this question - if you were unable to work because of an accident or sickness, would you be financially prepared? Many of your obligations like mortgage payments, car payments, utility bills and grocery bills would not stop if a disability occurred. Preparing for disability makes sense. Assurant Employee Benefit's Voluntary Short Term Disability insurance can help protect your income in the event of a disability by providing you a weekly benefit for a non-work-related injury, sickness or pregnancy.

### **Who is eligible for this coverage?**

You are eligible to participate in this plan if you are an active employee of the Shawnee Mission School District USD # 512 working at least 20 hours per week. Part-time employees working less than 20 hours per week, temporary employees and substitute employees are not eligible.

### **What is the plan design?**

You may purchase coverage equal to 70% of your basic weekly pre-disability earnings, to a maximum benefit of \$ 1,100 per week. Benefits are payable following the greater of (a) all accumulated paid sick leave days you have accrued or (b) the 6th day of disability due to an accident, sickness or pregnancy, up to a maximum duration of 25 weeks or to age 70, whichever occurs first. If you are age 70 or over, your maximum benefit duration is 1 month.

### **How is disability defined?**

You are considered disabled if a non-work related injury, sickness or pregnancy requires you to be under the regular care and attendance of a physician and prevents you from performing your regular occupation.

### **Are there medical questions to answer?**

No.

### **Are there any exclusions or limitations?**

This plan will not pay benefits for any period of disability during which you are working for pay or other compensation or during which you are receiving benefits under Worker's Compensation. In addition, the plan will not pay benefits if you become disabled as a result of committing a felony or assault, an injury that arises out of or occurs in the course of any occupation for pay or profit, or for a sickness or injury that entitles you to benefits under Worker's Compensation.

There is a pre-existing conditions limitation. A pre-existing condition is one for which you have seen a medical practitioner or taken medication in the 3 months prior to your coverage effective date. We will not pay benefits for any disability resulting directly or indirectly from a pre-existing condition unless the disability begins after 12 consecutive months during which you are continuously insured under this plan.

### **How much does this Voluntary Short Term Disability plan cost?**

This Voluntary STD plan is offered at an affordable group rate through payroll deduction. The monthly rate is \$ 0.40 per \$10 of weekly benefit.

Premium example - You earn \$ 500 per week in salary (\$ 26,000 per year). Your STD benefit is 70% of your weekly salary or \$ 350. \$350 divided by 10 equals 35. Take 35 times 0.40, which equals \$14.00. This \$14.00 is the monthly premium you would pay for your Voluntary STD coverage.

### **How do you sign up?**

To enroll in the plan for the first time, please complete the Voluntary STD Enrollment Form and return this form to the SMSD Benefits Office.

When you sign it, you are telling the school district to deduct the premiums from your paycheck. Make sure you answer all questions that apply to your benefit election. Your coverage will become effective on the entry date specified in the group policy, provided you are actively at work on that date. Otherwise, your coverage will become effective on the day you return to your full-time duties.

*This announcement provides only a brief overview of this plan. A detailed description of the provisions, limitations and exclusions of the plan are provided in the certificate of insurance, which you will receive if you decide to enroll. This announcement is not a certificate of insurance, but a summary of available coverage. The school district holds the master policy which contains all the provisions of the group plan and serves as the formal legal document.*

*This insurance plan is underwritten by  
Union Security Insurance Company*