



Short Term Disability Insurance

Monona Grove Schools



If You Were Out of Work Due to an Illness or Accident, How Long Would You or Your Family Stay Afloat Without Your Paycheck?

The first few months of a disability could be costly. Loss of income during this time may result in a financial hardship that could be difficult to recover. This Short Term Disability Insurance plan works in coordination with your Long Term Disability Insurance plan to cover you during the time period before your long term benefits begin.

- If you suffer a disability, this plan would pay up to 66 2/3% of your annual salary divided by 52, depending upon your coverage choice, per week.
- Benefits are paid in addition to sick leave pay and Worker's Compensation.
- Benefits are tax-free if you pay for coverage with after-tax dollars. (If unsure, confirm with your employer.) Please see your tax adviser for further specific advice.
- Benefits for a covered illness or injury continue for 90 days, the date you are no longer disabled or until you are eligible to receive benefits under your Long Term Disability Insurance plan, whichever comes first.
- Benefits start on the 1st day for a covered disability resulting from an accident and 4th day for a disability resulting from an illness.

Summer Coverage

Summer vacation period is included as long as the covered disability would have prevented you from engaging in your normal occupation, if school were in session.

Maternity Coverages

Pregnancy, childbirth, and related medical conditions are covered the same as any other illness. Coverage may continue up to 6 weeks for natural childbirth, 8 weeks cesarean delivery, or longer if there are complications.

Definition of Disability

Disability and disabled means that the insured person is, as a result of physical disease, injury, pregnancy, substance abuse, or mental disorder, unable to perform a majority of the material duties of his or her own occupation.

Benefit Level Examples

- Annual salary of \$22,000 can apply for a benefit amount of \$273 or less.
- Annual salary of \$30,000 can apply for a benefit amount of \$357 or less.
- Annual salary of \$40,000 can apply for a benefit amount of \$504 or less.

*If you are choosing coverage for the first time with a weekly benefit amount of \$357 or above, you are required to complete and submit the attached medical questionnaire (Evidence of Insurability Form). Applications subject to medical questions may be denied due to the answers to those questions. If you are denied coverage at the higher level, you will be automatically enrolled in the \$301 level.

