



# Short Term Disability

Short-Term Disability provides a weekly benefit if you experience an illness or injury that prevents you from performing the essential functions of your job. You must have paid six payroll deductions into the plan to be eligible for benefits. To enroll or increase your coverage, you may apply during the annual open enrollment period. You are required to complete an online application and may be subject to medical underwriting.

**How long would your money last if you were suddenly unable to work due to an accident or illness and your paycheck stopped?** Thankfully there is insurance that pays you if you become temporarily disabled. Benefits may be paid for surgery, maternity/delivery, accidents, or catastrophic illness.

As a benefit eligible GCPS employee you may elect coverage that provides up to 2/3 of your salary, up to the plan maximum, when you have a disability certified by a licensed medical provider.



## Plan Highlights

- You must be enrolled in one of three weekly benefit amounts:
  - Basic \$225
  - Plan A \$300
  - Plan B \$500
- Benefits begin the 15th calendar day of disability following 6 payroll deductions
- Benefits may pay for 180 calendar days as long as you are certified disabled
- Coordinates with the accrued leave such as sick and vacation



For questions, please contact the Benefits team at [Benefits@gcpsk12.org](mailto:Benefits@gcpsk12.org).