

Voluntary Short-Term



Because this insurance is offered through Noblesville Schools, 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 a number of factors, such as your age and benefit amount.

* No evidence of insurability; 60 day waiting period for benefits for sickness or pregnancy.



Voluntary Short-Term Disability

When you need to miss work for an extended period of time due to an illness or accident, short-term disability insurance can replace a percentage of your lost income (up to a maximum weekly benefit) for a certain number of weeks.

Income Benefit	66 2/3% of Weekly Earnings
Benefits Begin	7 th day of disability
Maximum Weekly Benefit	\$1,750
Maximum Benefit Period	90 days
Employee pays 100% of Premium for Short-Term Disability	

Your Age (as of January 1)	Rate per \$10 of Weekly Benefit
<30	\$1.030
30-34	\$1.080
35-39	\$0.652
40-44	\$0.390
45-49	\$0.391
50-54	\$0.412
55-59	\$0.530
60+	\$0.671

Use this formula to calculate your premium payment:

$$\underline{\hspace{2cm}} \times 0.6667 \times \underline{\hspace{2cm}} + 10 = \underline{\hspace{2cm}}$$

Enter your weekly earnings (cannot be more than \$2,625) this is the maximum amount allowed for the plan.

Enter your rate from the table above.

This amount is an estimate of how much your premium will be each month.

