

Voluntary Short Term Disability (Employee Paid)

Administered by Symetra

Short-term disability insurance replaces a portion of your income if you become too sick or injured to work. Benefit payments for an approved claim will begin once a certain amount of time has passed—called the **elimination period**—after the start of your disabling condition. You'll receive these benefits for a limited time or until you return to work. Accommodations may be made for a gradual return to work.

As a new hire, you may enroll in voluntary STD coverage and **no evidence of insurability is needed!** If you choose to enroll at a later time (such as open enrollment in future years) you will need to complete evidence of insurability.

Pre-existing Condition Exclusion: A Disability caused by, contributed to by, or resulting from a Pre-existing Condition will be covered only if the Disability begins after you've been insured for 12 consecutive months. A Pre-Existing Condition means a sickness or injury for which you received treatment within 3 months before your coverage effective date.

	Benefit Amount	Elimination Period	Maximum Benefit Duration	Who Pays for the Premium?
Short-term Disability	You receive 60% of your income up to \$1,500 per week.	Benefits begin after 7 days of absence from work due to illness or injury.	12 weeks	Employee

Monthly Rates per \$10 of weekly benefit:

AGE	RATE
Under 25	\$0.583
25 - 29	\$0.692
30 - 34	\$0.627
35 - 39	\$0.461
40 - 44	\$0.398
45 - 49	\$0.402
50 - 54	\$0.428
55 - 59	\$0.502
60 - 64	\$0.557
65 - 69	\$0.713
70 - 74	\$0.913
75+	\$0.913

How to Calculate Your Rate:

$$\frac{\$}{\text{(rate)}} \times \frac{\text{(your weekly salary} \times .60 \text{ to a maximum of } \$1,500)}{10} = \frac{\$}{\text{Monthly Voluntary Short Term Disability cost}}$$

Electronic Evidence of Insurability (EOI)

If you elect newly elect STD coverage amounts LATE (LATE is any time after your new hire enrollment period, such as open enrollment) you can use the below link to complete evidence of insurability (EOI)!

If you are a new hire, no EOI is needed!

<https://symetra.uniblox.live/WUEmC/ybt29>

For more information and a full summary of this benefit, please visit <https://britehr.app/willmarindependentschool/1>