Washington Elementary School District

Voluntary Short-Term Disability

Plan design and rates

Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	July 1, 2026
	Class 1
Class description	All Eligible Employees
Waiting Period	30 days of employment
Minimum elected benefit $	$100
Maximum weekly benefit	$1,900
Increments of	$100
Maximum benefit %	66.67%
Injury start date	15 days
Sickness start date	15 days
Maximum benefit period	26 weeks
Guaranteed Issue amount	$1,900
Definition of Disability	loss of duties and loss of earnings required
Minimum weekly benefit	$25
Partial Disability benefit	Return-to-Work
Zero-Day Residual	No
Pre-Existing Limitation	12/12
Contributions	Contributory
Participation requirement	25%
Employer contribution %	0%

Voluntary Short-Term Disability rates

Class 1

Coverage	Choice 1 Monthly rate
All Age bands	$0.306
Rate basis: Per $10 of weekly benefit	

Voluntary Short Term Disability ("VSTD") benefits will be reduced by the amount of Other Income including income from any mandated benefits act or law that an employee may receive or be eligible to receive. This includes all temporary disability, Paid Family Medical Leave, or state disability benefits required by law and where such reduction is not prohibited by law. Depending on the amount of a state's mandated benefits, VSTD coverage may not be appropriate for employees who work in that state. To confirm the impact of such offsets on the plans quoted here, please discuss the benefits with your broker or your Sun Life Employee Benefits Representative.

Included in this plan:

- Disability management services
- Partial Disability benefit
- Portability
- 12/12 pre-existing condition Exclusion

- Employer FICA administration for any taxable benefits not included
- Telephonic claims submission
- Full maternity coverage
- Nonoccupational coverage
- Coverage will be continued on a premium-paying basis for a period of 1 month during a layoff.
- Coverage will be continued on a premium-paying basis for a period of 1 month during a leave of absence approved by the policyholder.
- Earnings definition: Earnings are defined as the earnings reported by the employer immediately prior to the first date of disability. Earnings include deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. Earnings do not include commissions, bonuses, overtime, or any other compensation.