

## City of St. Charles School District Summary of Short-Term Disability Coverage

<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>• Active, full-time employees (over 30 hours per week)</li> <li>• Personal illness or injury that prevents employee from working (medical certification required)</li> <li>• Exhaustion of all accrued sick leave</li> </ul>
<b>ELIMINATION PERIOD</b> (period of time during disability before you are eligible for benefits)	<ul style="list-style-type: none"> <li>• 15 calendar days (consecutive days) or upon exhaustion of all accrued sick leave (whichever is <u>greater</u>)</li> </ul>
<b>BENEFIT PERIOD</b>	<ul style="list-style-type: none"> <li>• Length of time employee is certified as “disabled” - up to a maximum of 12 weeks (beginning after the elimination period)</li> </ul>
<b>WEEKLY BENEFIT AMOUNT</b>	<ul style="list-style-type: none"> <li>• 1<sup>st</sup> year employee: 30% OF SALARY (no PSRS or taxes withheld from benefits)</li> <li>• 2<sup>nd</sup> year employee: 40% OF SALARY (no PSRS or taxes withheld from benefits)</li> <li>• 3<sup>rd</sup> year employee: 50% OF SALARY (no PSRS or taxes withheld from benefits)</li> <li>• 4<sup>th</sup> year employee: 60% OF SALARY (no PSRS or taxes withheld from benefits)</li> <li>• 5<sup>th</sup> year or more: 70% OF SALARY (no PSRS or taxes withheld from benefits)</li> </ul>
<b>WEEKLY BENEFIT MAXIMUM</b>	<ul style="list-style-type: none"> <li>• \$1000 per week (only affects employees making at least \$74,000 per year)</li> </ul>
<p>Claims are approved by Insurance Company – Reliance Standard, not the school district.</p> <p>Short-Term Disability benefits cannot be paid to employees receiving workers compensation benefits.</p> <p>To file a claim or ask questions about Short-Term Disability coverage, contact: Kathy Monahan, Benefits Specialist, extension 4047</p>	