



Savannah-Chatham County Public School System Short Term Disability Plan Benefits
Plan Effective Date: 09/01/2017
Date Prepared: 7/13/2017

Explore the coverage that helps you protect your income and your lifestyle.

What is Short Term Disability insurance?

Short Term Disability (STD) insurance can help you replace a portion of your income during the initial weeks of a Disability.

Eligibility Requirements

All active full-time employees working at least 20 hours per week are eligible to participate.

How is “Disability” defined under the Plan?

Generally, you are considered disabled and eligible for short term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with the requirements of the treatment and you are unable to perform each of the material duties of your own occupation and unable to earn more than 60% of your pre-disability earnings at your own occupation.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

The Short Term Disability benefit replaces a portion of your pre-disability earnings, less the income that was actually paid to you during the same Disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, sick pay, vacation pay, etc.).

The Benefit amount is 40, 50 or 60% of your pre-disability weekly earnings; subject to the plan's maximum weekly benefit of \$1,500 based upon the plan you select.

When do benefits begin and how long do they continue?

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. The elimination periods are/is as follows:

For Injury: 14, 30 or 60 days (depending on the plan you select)

For Sickness (includes pregnancy): 14, 30 or 60 days (depending on the plan you select)

Benefits continue for as long as you are disabled up to a maximum duration of 18, 22 or 24 weeks of Disability. (Depending on the plan you select)

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance provided by your Employer.

Are there Pre-existing conditions?

If the insured employee received treatment within the 3 months prior to his effective date and subsequently within the first 12 months of his insurance is disabled by the same cause for which he has been receiving treatment, no benefits are payable for that disability. If the insured employee receives treatment during the first 3 months following his effective date, benefits will not be payable if he becomes disabled by the same cause for which he was diagnosed or receiving treatment prior to the effective date.

Employee Disability Rates:

*For 12 monthly pay periods per year based on income.

	STD Opt 1	STD Opt 2	STD Opt 3	STD Opt 4	STD Opt 5
< 20	0.72	0.25	0.49	0.72	0.25
20-24	0.72	0.25	0.49	0.72	0.25
25-29	0.72	0.25	0.49	0.72	0.25
30-34	0.68	0.25	0.49	0.68	0.25
35-39	0.66	0.23	0.39	0.66	0.23
40-44	0.38	0.18	0.25	0.38	0.18
45-49	0.42	0.19	0.29	0.42	0.19
50-54	0.64	0.22	0.43	0.64	0.22
55-59	0.64	0.28	0.5	0.64	0.28
60-64	0.85	0.34	0.66	0.85	0.34
65-69	0.85	0.36	0.66	0.85	0.36
70+	0.85	0.44	0.66	0.85	0.44

The "Plan Benefits" provides only a brief overview of the STD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Short Term Disability ("STD") coverage is provided under a group insurance policy (Form GPNP99) issued to your employer by MetLife. This STD coverage terminates when your employment ceases, when you cease to be an eligible employee, when your STD contributions cease (if applicable) or upon termination of the group contract by your employer. Like most group insurance policies, MetLife's group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

1 Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.