



Short-Term Disability (STD)

Employees have the option of enrolling in and paying premiums for an STD plan. The STD plan pays employees an amount up to 60% of their pre-disability salary to a weekly maximum of \$2,500 (reduced by Deductible Income – see definition of deductible income above). STD premiums are deducted from employee pay after taxes, so STD benefits paid to employees are non-taxable.

When do STD benefits begin, and how long will they last?

STD benefits begin once you have exhausted all County paid sick, term, personal, and vacation leave and have met the required waiting period.

Example: You are enrolled in the 15-day wait period benefit, but you have 30 days of time on the books. Apply for your STD benefit immediately as it takes some time to process the claim and you may be eligible for a \$25 weekly benefit, while exhausting your County time. Upon approval of your STD claim, the effective date will be the beginning of your disability. Once your county time is exhausted, your STD benefit will begin to pay out unless you have already returned to work.

Because everyone's situation is different, there are five STD plan options – or waiting period buy-down options – to choose from. The waiting period buy-down options are 15, 30, 60, 90, and 120 calendar days. Before selecting the STD plan that best meets your needs, you should review and consider how much leave time you have accrued. STD benefits continue until you are no longer disabled, to the end of the maximum benefit period, or until LTD benefits begin, whichever happens first.

Benefit Waiting Period Maximum Benefit Period

120 days wait 9 weeks

90 days wait 13 weeks

60 days wait 18 weeks

30 days wait 22 weeks

15 days wait 24 weeks

What is the cost of STD coverage?

STD is calculated based on the amount of weekly benefit you would receive. A formula for calculating your premium is provided in the premium section of this booklet.

Do I need to make an STD Election?

All benefits-eligible employees are automatically enrolled in the LTD Plan with the 180-day waiting period. However, employees who would like short term coverage must make an election for the STD Plan with the waiting period they desire...

Short-Term Disability Premium Contribution Chart

Short-Term Disability Premiums		Bi_Weekly.Rates	
Standard Insurance Company (rates are per \$10 of covered weekly benefit – see formula)	Total Premium	Employee Contribution	County Contribution
120 calendar day waiting period	\$0.037	\$0.037	\$0
90 calendar day waiting period	\$0.055	\$0.055	\$0
60 calendar day waiting period	\$0.097	\$0.097	\$0
30 calendar day waiting period	\$0.125	\$0.125	\$0
15 calendar day waiting period	\$0.143	\$0.143	\$0

Formula for calculating Short-Term Disability bi-weekly premium:

1. Divide your gross annual salary by 52 (this gives you your weekly gross salary).
2. Multiply your gross weekly salary by 60%.
3. Divide that number by 10.
4. Multiply that number by the rate shown above for the STD waiting period you selected to get your bi-weekly premium.