



# CCSD Short Term Disability Plan

## *What it's all about*

**What's It For?** The Short Term Disability (STD) Plan is designed to replace some of your income if you are unable to work. It pays after your accumulated Sick Leave runs out and provides a “bridge” to cover you until our Long Term Disability Plan can take over (if you purchase that coverage). Short Term benefits are payable up to 90 days.

**How Does It Work?** Looking at your family income, decide how much income you might need if you couldn't work. You can purchase any benefit amount you want to a maximum of \$7,000/month (but no more than 60% of your pay). Now select the “benefit start date” you want — that's the number of days you'll need to wait until your benefit payments begin. The first thing to do is find out how many Sick Leave you have accumulated. Remember that Sick Leave Days are work days and “benefit start days” are calendar days. That means 10 Sick Days, with weekends, would carry you to 14 calendar days.

You have 5 different “benefit start date” options: 7 days, 14 days, 30 days, 45 days and 60 days. Select the latest start date you can based on your accumulated sick leave. The longer you can wait until your benefit begins, the lower your cost.

**Rules and Limitations:** When first eligible, anyone may join the plan without limitations. However, new applicants will have a pre-existing condition limitation that will exclude benefits for that specific condition for one year. A pre-existing condition is one where you received treatment in the 3 months prior to your effective date.

This is just a summary aimed at giving you a simple way to understand the purpose of this coverage and how it works. It is not intended to provide every provision of the Plan. Only the official plan documents govern the plan's operation.

## *Tips for Maximizing your Benefit Dollars*

Don't buy more insurance than you need.

Choose a “benefit start date” that reflects your Sick Leave. 5 Sick Days = 7 Calendar Days

Review your Sick Days **each year** at Open Enrollment. More days means you can choose a later start date with lower cost. Get rewarded for your good attendance.

If you are eligible to retire, you don't need **any** disability coverage at all!

Select a monthly benefit amount that enables you to cover the cost of your necessities. For some, that may mean purchasing the maximum benefit allowable. For others, it could mean purchasing less.

If you have 60+ days of Sick Leave, you don't need STD at all! You can just purchase Long Term Coverage. That should be your goal.

If you're in TRS, all your accumulated Sick Days will count toward your retirement service when you're nearing retirement. So it's always good to accumulate as many days as you can!