

Your group **short term disability** benefits

Short Term Disability for All Directors, Asst. Direct, Clinicians	
Eligible Employees	All active, full-time employees (except part-time, seasonal, temporary or contract employees) who are residing in the United States, and are U.S. citizens or legally working in the United States, and who work at least 30 hours per week. An employee is considered to be residing in the United States if his or her main home or permanent address is in the United States or if the employee is in the United States for six months or more during any 12 month period.
Employer Contributions	Contributory – employer pays 50%
Employee Participation	75%

BENEFIT QUALIFICATION

Definition of Disability	Zero day residual disability
Income Loss Requirement	20%
Elimination Period	Benefits begin on: The 8th day for disability due to injury The 8th day for disability due to sickness

BENEFITS PAYABLE

Benefit Percentage	60% of predisability earnings
Definition of Earnings	Base wage
Maximum Weekly Benefit	\$1,500
Minimum Weekly Benefit	\$15
Coordination of Benefits	Direct integration
Social Security Integration	Primary and family
Maternity	Treated the same as any other disability
Benefit Duration	12 weeks

REHABILITATION BENEFITS

Reasonable Accommodation Benefit	\$500
Rehabilitation Incentive Benefit	5% increase in the weekly benefit percentage

RE-ENROLLMENT OF COVERAGE

Re-Enrollment Of Coverage	If you have STD coverage in place today where employees contribute toward the cost of insurance and Principal has agreed to a re-enrollment of coverage, employees may be required to submit proof of good health depending on the method of re-enrollment. Please see your local sales representative for details.
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