



# Insurance & Benefits Trust of PORAC

## **Gold** Short Term Disability Plan Summary of Benefits For **Non-Safety** Members

### Plan Features

### Short-Term Disability (Plan # 610008 - B)

<b>How Benefits are Funded</b>	Fully self-funded and administered by the <b>I&amp;B Trust of PORAC</b> .
<b>Percentage of Wages Protected</b>	<b>66 2/3%</b> of the first <b>\$15,000</b> monthly Pre-Disability Earnings, reduced by Deductible Income, after the first 60 days of Disability.
<b>Maximum Monthly Benefit</b>	<b>\$10,000</b> (66 2/3% of \$15,000) before reduction by Deductible Income.
<b>Maximum Benefit Period</b>	<b>36</b> Months
<b>Own Occupation Period</b>	During the initial <b>24</b> months of Disability.
<b>Benefit Eligibility Waiting Period</b>	Occupational Disabilities: <b>0</b> days Non-Occupational Disabilities: <b>0</b> days, if you have been unable to work for 15 days, provided that you have not had a Temporary Recovery of greater than 5 days during this period. <b>During the first 60 days of Disability:</b> <ul style="list-style-type: none"> <li>You are eligible to receive up to <b>33 1/3%</b> of the first <b>\$15,000</b> of your monthly Predisability Earnings, reduced by Deductible Income.</li> <li>You are required to use any available personal leave pay you are eligible to receive from your Employer. (After 60 days vacation pay and compensatory time pay are no longer considered Deductible Income.)</li> </ul>
<b>Freeze of Sick Leave</b>	After <b>60</b> Days
<b>Sick Leave Integration Benefit (Non-Industrial only)</b>	After <b>60</b> days, receive <b>100%</b> of base pay through use of 50% leave time and 50% STD Benefit.
<b>Minimum Benefit</b>	<b>\$200</b> per month while receiving sick leave/annual leave for Non-Occupational Disabilities.
<b>Catastrophic Disability Benefit</b>	Up to 12 months while STD benefits are payable and during the Own Occupation Period, the plan pays up to an additional <b>33 1/3%</b> of the first \$15,000 of monthly Pre-Disability Earnings, not to exceed \$5,000.
<b>Musculoskeletal &amp; Connective Tissue Disorders</b>	For certain conditions, benefits are limited to <b>24</b> months for each continuous period of disability.
<b>Mental &amp; Nervous Disorders</b>	Benefits are limited to <b>6</b> months for each continuous period of disability.
<b>Drug &amp; Alcohol Use</b>	Benefits limited to <b>12</b> months lifetime.
<b>Death Benefit</b>	<b>\$65,000</b> Death Benefit (Accidental) <b>\$50,000</b> Death Benefit (Natural) (You are covered for the Death Benefit while enrolled under the STD Plan and during the first two years you continue to be disabled and receiving Disability Benefits).

**Monthly Contribution: \$21.50**

