



Insurance & Benefits Trust of PORAC

Silver Short Term Disability Plan Summary of Benefits For **Safety** Members

Plan Features

Short-Term Disability (Plan # 610008 - A)

How Benefits are Funded	Fully self-funded and administered by the I&B Trust of PORAC .
Percentage of Wages Protected	66 2/3% of the first \$15,000 monthly Pre-Disability Earnings, reduced by Deductible Income, after the first 60 days of Disability.
Maximum Monthly Benefit	\$10,000 (66 2/3% of \$15,000) before reduction by Deductible Income.
Maximum Benefit Period	24 Months
Own Occupation Period	During the initial 24 months of Disability.
Benefit Eligibility Waiting Period	Occupational Disabilities: 0 days Non-Occupational Disabilities: 0 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. During the first 60 days of Disability: <ul style="list-style-type: none"> You are eligible to receive up to 33 1/3% of the first \$15,000 of your monthly Predisability Earnings, reduced by Deductible Income. 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.)
Freeze of Sick Leave	After 60 Days
Sick Leave Integration Benefit (Non-Industrial only)	After 60 days, receive 100% of base pay through use of 50% leave time and 50% STD Benefit.
Minimum Benefit	\$200 per month while receiving sick leave/annual leave for Non-Occupational Disabilities.
Catastrophic Disability Benefit	The plan pays up to an additional 33 1/3% of the first \$15,000 of monthly Pre-Disability Earnings, not to exceed \$5,000 .
Musculoskeletal & Connective Tissue Disorders	No limitation
Mental & Nervous Disorders	6 months per occurrence; 12 months lifetime
Drug & Alcohol Use	Benefits limited to 6 months lifetime
Death Benefit	\$65,000 Death Benefit (Accidental) \$50,000 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: \$18.50

