

# Short-Term Disability (STD)

## Employees

<b>What is Short-Term Disability?</b>	Short-Term Disability, or STD, coverage, replaces a portion of your paycheck if you cannot work due to an illness or injury that occurs off the job (non-occupational).
<b>Who is eligible?</b>	Active full-time and part-time employees working 20 or more budgeted hours per week.
<b>Who pays the premium?</b>	If you elect coverage, premiums are payroll deducted on a semi-monthly basis.
<b>When does coverage become effective?</b>	If you elect coverage, you must be actively at work for at least one day and coverage begins on the 1 <sup>st</sup> of the month following 30 days from your date of hire.
<b>What is the amount of coverage?</b>	<p>You have three (3) options:</p> <ul style="list-style-type: none"><li>• <b>Option 1:</b> 50% of your pre-disability budgeted weekly earnings, not to exceed \$2,500/ week.</li><li>• <b>Option 2:</b> 60% of your pre-disability budgeted weekly earnings, not to exceed \$2,500/ week.</li><li>• <b>Option 3:</b> 70% of your pre-disability budgeted weekly earnings, not to exceed \$2,500/ week.</li></ul> <p>Your benefits may be reduced by other sources of income and disability earnings.</p>
<b>When do benefits begin?</b>	Benefits begin after the greater of fourteen (14) consecutive dates of disability or the exhaustion of the last full day of your paid time off (PTO). You must be continuously disabled and under the care of a physician during your elimination period, and no benefit is payable during the elimination period.
<b>What is the maximum duration of benefits?</b>	Benefits are payable as long as you are disabled for up to a maximum of twenty-six (26) weeks.
<b>What is the definition of disability?</b>	<p>You are disabled when Aflac determines:</p> <ol style="list-style-type: none"><li>a) you are unable to perform one or more of the material and substantial duties of your own job due solely to your illness or injury;</li><li>b) you are under the regular care of a physician; and</li><li>c) you have a 20% or more loss in your covered weekly earnings due to that same illness or injury.</li></ol>
<b>What is the pre-existing condition exclusion?</b>	<p>Benefits will not be paid if your disability begins in the first <b>twelve (12) months</b> following the effective date of coverage <b>and</b> your disability is caused by, contributed to by, or the result of a pre-existing condition.</p> <p>A pre-existing condition is any condition for which during the <b>six (6) months</b> prior to your effective date of coverage, whether or not the condition is diagnosed or misdiagnosed, you have received care, treatment, consultation or diagnoses, or taken prescribed medication or drugs.</p> <p>The pre-existing condition exclusion applies to all new coverage, e.g., if you increase your coverage from the 50% or 60%.</p>



## Are there any other exclusions or limitations?

Disability plans have conditions, exclusions, offsets, and limitations. No benefit will be paid for disabilities caused by or related to:

- An on-the-job injury or illness for while workers' compensation benefits may be paid if duly claimed
- Intentionally self-inflicted injuries or attempted suicide
- Active participation in a riot or an act of insurrection, rebellion or civil commotion
- War, declared or undeclared, or any act of war
- Participation in an illegal activity or illegal act to which a contributing cause was your being engaged in illegal occupation
- Commission of a crime for while have been convicted, or attempting to commit a criminal act
- Intoxication, including driving a motor vehicle while intoxicated. ("intoxicated" means your blood alcohol or drug level meets or exceeds the level at which intoxication would be presumed under the law of the jurisdiction in which the event, activity or accident occurred.)
- Controlled Substance: influence of a controlled substance, unless administered by a physician, or taken according to a physician's instructions, and within clinical guidelines.

View your certificate for more information on exclusions and limitations.

## Included Features

### Care Managers

Care Managers are Masters' level licensed social workers who will help you find and access useful resources. Care Managers are available toll-free at 1-800-206-8826.

### Employee Assistance Program

Aflac also offers an Employee Assistance Program (EAP) program through TELUS Health with services to help employees manage work-life balance issues, to help you find child or adult care services, resolve workplace or financial or legal issues, and more. Please visit [login.lifeworks.com](http://login.lifeworks.com) and use "University Health" and "eap" as your username / password. You may also call toll-free 24/7 to 1-844-246-7674.

### Travel Protection

Employees traveling across the country or abroad are covered 24/7, 365 days per year by Generali Global Assistance, which provides medical, personal and legal assistance, as well as additional services. From anywhere in North America, call toll-free: 1-800-759-9504.



Scan to View STD Benefits

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