

GROUP SHORT-TERM DISABILITY (STD) PROGRAM SUMMARY for COUNTY OF BERNALILLO

Our Group STD plan helps replace lost income should an insured employee become disabled due to a non-occupational accident or sickness, including pregnancy or complications of pregnancy.

Eligibility	All eligible active employees working at least 20 hours per week
Group STD Benefit	50% of weekly earnings
Weekly Maximum Benefit	Option 1: \$250 Option 2: \$500
Definition of Earnings	Weekly Earnings means your annual, monthly or weekly rate of earnings from your employer in effect immediately prior to the date disability begins. It includes total income before taxes, including deduction made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include bonuses, overtime pay or any other extra compensation other than commissions. Commissions will be averaged over the 12 month period prior to the date disability begins
Employee Contribution	Option 1: \$3.185 per month Option 2: \$5.07 per month
Elimination Period	30 Days for Injury 30 Days for Sickness
Benefits Begin	31st Day for Injury 31st Day for Sickness
Maximum Benefit Period	26 Weeks or until LTD benefits begin, whichever is earlier
Total Disability	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than 20% of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least 20%, but less than 80% of the employee's pre-disability weekly earnings.
Exclusions - We will not pay benefits for any loss or disability caused by, resulting from, arising out of or substantially contributed to, directly by any one or more of the following:	
<ol style="list-style-type: none"> 1. Loss of professional license, occupational license or certification; 2. Commission of, participation in, or an attempt to commit an assault or felony; 3. Intentionally self-inflicted injuries; 4. Attempted suicide, regardless of mental capacity; 5. Cosmetic surgery except when required due to injury or illness; 6. Occupational sickness or injury. 7. Participation in a war, declared or undeclared, or any act of war. 	
Additional Features	<ul style="list-style-type: none"> ▪ Survivor Benefit ▪ Work Incentive Benefit ▪ Worksite Modification Benefit

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