

Grand Traverse Band –Government Full-Time Employees

Your Summary of Short-Term Disability (STD) Benefits

Coverage Effective Date: **1/1/2018**

Your Short-Term Disability Benefits

Financial protection during illness or injury

Coverage Basics

Am I eligible for coverage? You qualify if you are an active full time government employee working **at least 35 hours a week**. If you are a new hire or have not been previously covered by your employer's plan, you may need to complete a probationary or waiting period of **90** days of employment.

When does coverage become effective? Your Short-Term Disability coverage will begin on **1/1/2018**.
*You must be actively-at-work before your coverage will begin.

Do I have to provide proof of good health (EOI) to enroll? Proof of good health, known as "Evidence of Insurability (EOI)" **is not required** if you enroll during this benefit election period in the Short-Term Disability insurance plan. If you enroll late, you will need to submit a medical questionnaire (EOI Form) and be approved by Aetna to get coverage.

How much Short-Term Disability does my employer provide? Your **employer-paid** plan pays a weekly benefit based on a percentage of your Pre-disability Earnings* for a covered disability. You must submit a claim and be approved by Aetna to receive benefits:

*Generally, Pre-disability Earnings include your total income before taxes and any deductions for pre-tax contributions. Please consult your Policy Documents available through your employer for additional information, including definition of Pre-disability Earnings.

Short-Term Disability	Employer-paid Plan
Percentage of weekly income replacement:	60%
Maximum weekly benefit:	\$1,000
Benefits begin after a covered:	
Injury:	8 days
Illness:	8 days
Benefits end at recovery or: whichever comes first	12 weeks

Are all types of illnesses and injuries covered? Generally, Short-Term Disability (STD) does not replace Workers' Compensation. STD pays benefits for illnesses or injuries that are unrelated to your occupation or workplace. Normal pregnancy is covered, with any pregnancy-related complications treated same as illness.

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When am I considered to be disabled?

You are considered to be totally disabled after a significant mental or physical change resulting from a disease, injury, or a disabling pregnancy-related condition, causes you to be unable to perform the substantial and material acts necessary for your own occupation. Also, as a result, your earnings are **80%**, or less, than your pre-disability earnings.

If your occupation requires a professional license or certification, you will not be considered disabled solely because you lose your license or certification.

Plan Provisions

Are there any offsets that may reduce Short-Term Disability?

Offsets

Your benefits may be reduced if you are receiving income from other sources. Examples include:

Employer sources:

- Any disability or retirement benefit received under a retirement plan
- Disability benefits received from any statutory disability plan
- Payments received from accumulated sick time or salary continuation program related to your current employer

Government sources:

- Temporary disability benefits received under any state or federal workers' compensation law
- Any benefit from Social Security or similar plan or act
- Any governmental retirement system earned as a result of working for your current employer

Are there any exclusions that apply to Short-Term Disability?

Exclusions

You will not receive benefits under certain circumstances. Examples include:

- Your disability results from an intentional self-inflicted injury; or you became injured while committing a criminal act or while driving under the influence of alcohol/drugs.
- You are not under the regular care of a doctor when requesting disability benefits.
- Your disability is covered under a worker's compensation plan and/or is due to a job-related illness or injury.

Please refer to your policy documents for a complete list of income sources that will reduce your benefits, as well as a complete list of exclusions and limitations.

Is there anything else I should know about my plan?

Recurring disabilities:

If you return to work and become disabled again from the same illness or injury, it may be considered the same disability. You will only have to satisfy one elimination period and may be eligible to begin receiving benefits immediately if the disability recurs within **90** consecutive days of your return to work.

Partial disabilities

Partial disability benefits allow you to work, earn income and continue receiving benefits so you can receive up to **100%** of your income during your disability. You are considered partially disabled if, due to an injury or illness:

- You are unable to perform the main duties of your own occupation
- And you are earning **80%** or less than your Pre-disability Earnings

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Rehabilitation

Our goal is to help you return to gainful employment. Consultants will review each claim to determine if rehabilitation services would be appropriate and effective. We will contact you if we feel you would benefit from these services.

How do I file a Short-Term Disability claim?

**To file a Short-Term
Disability claim**

See your employer for forms and information for filing a claim