

GROUP SHORT-TERM DISABILITY (STD) PROGRAM SUMMARY for City of Woodstock

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 Full Time Employees, excluding elected officials
Group STD Benefit	60% of basic weekly earnings
Maximum Benefit	\$2,000
Benefits Are Payable On	15th Day for Accident 15th Day for Sickness
Maximum Benefit Period	11 Weeks
Policyholder Contribution	100%
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 the percentage (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 the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).
Benefit Termination	Group STD benefits terminate at retirement

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:

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 ▪ Continuity of Coverage
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