

# Group-Sponsored Benefits

## Short-Term Disability Insurance Plan 1-8-26

### Benefit

Provides a bi-weekly benefit payment to help replace income lost due to a non-occupational accident or sickness. Disabilities due to pregnancy or complications from pregnancy are covered. Benefits are payable on the 1st calendar day of absence due to an accident or the 8th calendar day of absence due to sickness and are payable for up to a maximum of 26 weeks.

### Coverage

The employer selects a maximum weekly benefit of up to 70% of the basic weekly income, not to exceed \$500 per week. The minimum weekly benefit is \$100.

### Weekly Benefit Amount

| Weekly Benefit | Minimum Annual Employee Salary |
|----------------|--------------------------------|
| \$100          | \$7,430                        |
| \$150          | \$11,140                       |
| \$200          | \$14,860                       |
| \$250          | \$18,570                       |
| \$300          | \$22,285                       |
| \$350          | \$26,000                       |
| \$400          | \$29,715                       |
| \$450          | \$33,430                       |
| \$500          | \$37,145                       |

### Eligibility and Effective Dates

- An employer must be a member of COSE
- The employer must contribute at least 25% of the cost of insurance
- If the employer contributes 100% of the premium, all eligible employees must enroll
- Employees must be full-time, working 20-25 hours or more per week
- Coverage will become effective on the first of the month following enrollment, provided the employee has completed any waiting period and is actively at work on that date

- Premium continuation is required during disability
- Benefits terminate at retirement
- Firms must meet the minimum enrollment requirements as shown in the table below

### Minimum Enrollment Requirements

| Number of Full-Time Employees | Minimum Enrollment |
|-------------------------------|--------------------|
| 1                             | 1                  |
| 2                             | 2                  |
| 3                             | 3                  |
| 4                             | 4                  |
| 5 to 6                        | 5                  |
| 7 to 8                        | 6                  |
| 9                             | 7                  |
| 10                            | 8                  |
| 11                            | 9                  |
| Over 11                       | 75%                |

### Group-Sponsored Short-Term Disability Coverage Rates

Employer groups with 1 – 9 employees (10+ Groups composite-rated)

| Age Range   | 1-8-26 Plan Rate |
|-------------|------------------|
| Under 40    | \$0.48           |
| 40 to 44    | \$0.48           |
| 45 to 49    | \$0.56           |
| 50 to 54    | \$0.68           |
| 55 to 59    | \$0.81           |
| 60 to 64    | \$0.94           |
| 65 to 69    | \$1.24           |
| 70 and over | \$1.67           |

Short-term disability monthly rates are per \$10 of benefits.