

Group-Sponsored Benefits

Short-Term Disability Insurance Plan 15-15-26

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 15th calendar day of absence due to an accident or the 15th 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 Monthly Short-Term Disability Rates

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

Age Range	15-15-26 Plan Rate
Under 40	\$0.37
40 to 44	\$0.39
45 to 49	\$0.44
50 to 54	\$0.53
55 to 59	\$0.64
60 to 64	\$0.75
65 to 69	\$0.98
70 and over	\$1.35

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