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**Benefits at a Glance for the City of Carson**

**Group Policy # 647723**

**Effective Date February 1, 2010**

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## **Group Short Term Disability Insurance**

Group Short Term Disability (STD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of weekly earnings in the event of a covered disability.

The cost of this insurance is paid by the City of Carson.

### **Eligibility**

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#### **Eligible Employee**

A regular employee of the employer working at least 30 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

#### **Waiting Period Before Becoming Eligible for Insurance**

All employees become eligible on the first day of the month coinciding with or next following 30 days as an eligible employee.

### **Benefits**

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#### **Weekly Benefit**

66 2/3 percent of the first \$1,731 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, PERs, etc.)

#### **Maximum Weekly Benefit**

\$1,154

#### **Minimum Weekly Benefit**

\$25

#### **Waiting Period Before Benefits Become Payable**

None for disability caused by accidental injury and seven days for disability caused by physical disease, pregnancy or mental disorder.

### **Definition of Disability**

For the benefit waiting period and while STD benefits are payable, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the substantial and material acts of the employee's own occupation and the employee is not working in their own occupation, or the employee is unable to earn 80 percent or more of their predisability earnings while working in their own occupation.

### **Maximum Benefit Period**

90 days

### **Other Features & Services**

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- Return to Work Responsibility and Incentive
- Temporary Recovery Provision
- Reasonable Accommodation Expense Benefit

*This information is only a brief description of the group STD insurance policy sponsored by the City of Carson. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*