

Voluntary Short-Term Disability Insurance

SUMMARY OF BENEFITS

Sponsored by: Western Kentucky University

All Full-Time Employees and Transitional Retirees

Short-term disability is intended to protect your income for a short duration in case you become ill or injured.

STD Benefit

Weekly Benefit	Elimination Period (Accident/Illness)	Maximum Duration
60% of weekly salary up to \$1,250 per week	Benefits begin on: 1 ST day/8 TH day	13 weeks

Integration of Benefits The total of all benefits received from this policy, state disability plans, worker's compensation programs and your employer's sick pay plan may not exceed 80% of your income prior to disability.

Waiver of Premium You will not be required to pay premium during any time of approved total or partial disability.

Additional Benefits

Survivor Income Benefit
Rehabilitation Assistance Benefit
Portability
See the Schedule of Benefits on your Certificate for more information

Enrolling for Coverage

Eligibility: All employees in an eligible class.
You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again until your annual open enrollment.

Monthly Premium Cost

			EXAMPLE Sample Employee Age 35
List your weekly earnings (Maximum covered payroll is \$2,083 weekly)	\$ _____		\$610
Find your age & factor then multiply	_____		0.04140
Estimated monthly premium	\$ _____		\$25.25

Attained Age	Premium Factors
<25	0.05340
25 – 29	0.05400
30 – 34	0.04140
35 – 39	0.04140
40 – 44	0.03960
45 – 49	0.04200
50 – 54	0.04860
55 – 59	0.06240
60 – 64	0.07320
65 – 69	0.08220
70 +	0.08520

*This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

(Please see other side)