

PEBB Short Term Disability

Eligibility & Effective Dates

Only permanent PEBB-eligible employees may enroll in this benefit. Seasonal and intermittent employees are not eligible to enroll.

If you enroll during Open Enrollment, your coverage becomes effective January 1 of the new plan year. If you enroll outside of Open Enrollment, your coverage becomes effective the first of the following month.

Description of Benefits

The benefit covers 60 percent of your insured earnings. For short-term disability, the insured earnings amount is based on your weekly earnings in effect on your last full day of work. When your insured earnings increase (for example, with a pay increase), your premium rate increases. Insured earnings do not include overtime pay, bonuses, or dollars received when you opt out of medical coverage.

- The maximum of insured earnings for short-term disability insurance is limited to \$2,769.
- The maximum weekly benefit is \$1,662 before reduction of deductible income.
- The minimum weekly benefit is \$25 per week following reduction of deductible income.
- The benefit if you are disabled less than one week is one-seventh of the weekly benefit for each day you are disabled.

Deductible income means other income you are eligible to receive because of your disability. This includes:

- A portion of your earnings from work while disabled
- Sick leave or other salary continuation, including donated leave (but not vacation or personal business leave)
- A portion of the benefits you are eligible to receive under any other group disability program. This includes state disability income benefits from the Public Employees Retirement System
- Workers' compensation benefits
- Social Security benefits payable to you and your dependents
- For members employed by the Oregon University System, benefits you are eligible to receive under any employer-sponsored individual disability policy arranged for individuals in a common group

Duration of Benefit

The maximum duration of the benefit is

- 4 weeks if the disability is caused by a pre-existing condition
- 13 weeks if the disability is not caused by a pre-existing condition

Premium Rates

The premium rate is 0.0064 times your gross monthly salary.

Example:

- Your gross monthly salary is \$3,234.
- \$3,234 times 0.0064 equals \$20.70, the premium that is deducted from your salary.

Waiting Periods

The short-term disability insurance plan has a waiting period. The length of the waiting period depends on whether your disability:

- is the result of sickness or pregnancy.
- is caused by accidental injury.
- begins while you are scheduled to be away from work.

Circumstances of Disability Waiting Period

- Sickness or pregnancy: Seven days
- Accidental injury: Zero days
- While scheduled to be away from work: The period ending the day before you are scheduled to return to work.

Example: You are on scheduled vacation leave beginning October 1 and are scheduled to return to work October 10. You injure yourself on October 5. Your doctor will not allow you to return to work until November 5. In this case, the last day of your benefit waiting period is October 9 -- the day before you were scheduled to return to work. You will receive disability benefits October 10 through November 4, as long as you continue to be disabled.

Pre-existing Condition Period

The plan will look back for evidence of a pre-existing condition if you file a short-term disability claim within 12 months of becoming insured. Otherwise, the plan will look back three months from the time you submit a claim.

Tax Treatment

For this short-term disability insurance program, payroll deducts the monthly premium after taxes. However, any short-term disability dollars you receive through this benefit are not taxed.