

Short-Term Disability / Income Protection Plan

- The Short-Term Disability Income Protection Plan is provided by Unum.
- **New this year:** You may not have to use all your sick leave before your benefits begins (if you have more than a month of sick leave).
- If you are receiving payment, you will not have to pay the premium after 90 days.
- This plan provides a benefit during eligible periods of disability.
- The benefit is 60% of your monthly salary¹ or a maximum of \$866 per week.
- For more information visit <http://benefits.sd.gov/ShortTermDisabilityPlan.aspx>.
- Questions? Call Risty Benefits, Inc at 866.237.9411.

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$3.98	\$7.96
Premiums for coverage under the Short-Term Disability Income Protection Plan are made on an after tax basis.		

Coverage	
Benefits Begin	After 30 calendar days of total disability
Monthly Benefit Amount	60% of your monthly salary ¹ , up to \$866.00 per week. Short-Term Disability Income Protection Plan benefits are paid on a weekly basis. You can use 40% of sick or vacation leave.
Participation Begins	Generally, six months after the employee enrolls in the Plan. ²
Benefits End	Earliest of: <ul style="list-style-type: none"> • End of disability (meaning the employee is physically able to return to work) • Employment in any job/occupation • The employee's death³ • 52 weeks
<p>¹ For purposes of this Plan, your salary does not include bonuses, fringe benefits, longevity pay, overtime pay, or summer school compensation.</p> <p>² Coverage for new employees generally begins six months after their first day of work, provided they enrolled within 30 days of date of hire. During annual enrollment, coverage is effective the following January 1. You will begin paying premiums in December for coverage effective January 1.</p> <p>³ Any accrued benefits will be paid to your estate upon employee death.</p>	

