

Short-Term Disability / Income



- The Short-Term Disability Income Protection Plan is now provided by MetLife.
- This plan provides a benefit during eligible periods of disability.
- New this year: The benefit is 60% of your monthly salary¹ or a maximum of \$1,200 per week. Your premium will be \$0.254 per \$10 weekly benefit.
- If you are receiving a short-term disability benefit, you will not have to pay the premium after 90 days.
- This policy has a provision for a trial return to work period. You will not have to restart the 30 day elimination period. See the STD Summary Plan Description for details.
- For more information visit <https://benefits.sd.gov/ShortTermDisabilityPlan.aspx>.
- **Questions? Call MetLife at 800.GET.MET8 (800.438.6388)**

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$0.127 per \$10 weekly benefit up to \$1,200	\$0.254 per \$10 weekly benefit up to \$1,200
Premiums for coverage under the Short-Term Disability Income Protection Plan are made on an after tax basis.		

How to calculate your contribution amount:

Example 1		Example 2 (max \$1,200 benefit)		Figure Your Rate	
A. Hourly Rate =	\$16.50	A. Hourly Rate =	\$50.00	A. Hourly Rate =	\$
B. Annual Earnings ¹ = (A x 2088)	\$34,452	B. Annual Earnings ¹ = (A x 2088)	\$104,400.00	B. Annual Earnings ¹ = (A x 2088)	\$
C. Weekly Earnings = (B ÷ 52)	\$662.54	C. Weekly Earnings = (B ÷ 52)	\$2,007.69	C. Weekly Earnings = (B ÷ 52)	\$
D. Weekly Benefit = (C x 0.6)	\$397.52	D. Weekly Benefit = (C x 0.6)	\$1,200.00	D. Weekly Benefit = (C x 0.6)	\$
E. Value Per \$10 = (D ÷ 10)	\$39.75	E. Value Per \$10 = (D ÷ 10)	\$120.00	E. Value Per \$10 = (D ÷ 10)	\$
F. Estimated Monthly Contribution = *(E x by 0.254)	\$10.10	F. Estimated Monthly Contribution = *(E x by 0.254)	\$30.48	F. Estimated Monthly Contribution = *(E x by 0.254)	\$

*If you are a 24 pay period employee you would multiply by 0.127 to get your semi-monthly contribution.

Coverage	
Benefits Begin	After 30 calendar days of total disability.
Monthly Benefit Amount	60% of your monthly salary ¹ , up to \$1,200 per week. Short-Term Disability Income Protection Plan benefits are paid on a weekly basis. You can use 40% of sick or vacation leave to supplement your pay.
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>	