

Short-Term Disability Income Protection Plan

- The Short-Term Disability Income Protection Plan is provided by Unum.
- This plan provides a benefit during eligible periods of disability.
- There is an increased maximum benefit of \$866.00 per week (60% of your monthly salary¹).
- You can visit the medical provider of your choice.
- Coverage is for employees only.
- Short -Term Disability benefits are paid according to the coverage schedule. To view the coverage schedule, visit www.southdakotaflexbenefits.com.
- Questions? Call Risty Benefits, Inc at 866.237.9411.

Coverage Level	Premiums 24 Pay Period	Premiums 12 Pay Period
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	Latter of: expiration of earned sick leave OR 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.
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>	

