

Attachment B

Current Plan Information for

Short-Term Disability



Corpus Christi Regional Transportation Authority All Full-Time Employees Policy #113764

Short Term Disability Insurance Coverage (Employee Paid)

Disability benefits help protect what you work for. Unum's Group Short Term Disability (STD) insurance can replace a portion of your salary if you become ill or injured and can't work. It can help you cover your expenses and protect your finances at a time when you're not getting a paycheck and have extra medical bills.

Short Term Disability Insurance

- **Employee Benefit:** 60% of weekly earnings to a maximum of \$750 per week
- **Definition of Disability:** You are disabled when Unum determines that, due to sickness or injury:
 - You are unable to perform the material and substantial duties of your regular occupation; and you are not working in any occupation.
- **Elimination Period:** 14 days injury/14 days sickness
- **Duration of Benefits:** 11 weeks

**Group STD Plan
Features Include:**

- Rehabilitation and Return to Work Assistance Program
- Full Maternity Benefits

Age Band	Monthly Rates per \$10 of Benefit Amount	Age Band	Monthly Rates per \$10 of Benefit Amount
< 25	0.47	45-49	0.48
25-29	0.52	50-54	0.55
30-34	0.45	55-59	0.71
35-39	0.43	60-64	0.85
40-44	0.45	65 +	0.94

Here's how to calculate your per-paycheck costs:

$$\frac{\text{Annual salary}^*}{52} = \text{Weekly salary} \times .60 = \text{Weekly benefit}$$

$$\frac{\text{Weekly benefit}}{10} = \text{Your rate} \times \text{Monthly cost}$$

$$\text{Monthly cost} \times 12 = \text{Annual cost} \div \text{\# paychecks} = \text{Cost per paycheck}$$

*If your annual salary exceeds \$65,000, use \$65,000 as your annual salary for this calculation. Final costs may vary due to rounding.

