Short-term Disability Insurance

PREMIUMS	24 PAY PERIODS	12 PAY PERIODS
Employee	$0.1675 per $10 weekly benefit, up to $1,200	$0.335 per $10 weekly benefit, up to $1,200

Your premium rate will be calculated by the enrollment system when you enroll for Short-Term Disability.

The rate displayed during your enrollment is calculated based on your current salary and is subject to change with any salary adjustments and/or a change in your annual hours.

In the event of a disability due to an illness or injury that leaves you unable to work, this benefit helps protect your income by providing 70% of your monthly salary, up to a maximum of $1,200 per week.

- This plan has a six-month waiting period after your initial enrollment.
- After the waiting period, in the event of a disability, this plan has a seven-day elimination period. An elimination period is the length of time between the beginning of an injury or illness and when you begin receiving benefit payments.
- If your period of disability continues for more than 90 days, your premium is waived until you are no longer disabled and can return to work.
- Short-term disability insurance may be used for recovery after childbirth. The maximum benefit paid for birth is six weeks for a regular delivery, or eight weeks for a cesarean delivery.

- It's important to note that you do not have to exhaust your vacation and/or sick leave before applying for STD benefits.
- This policy has a provision for a trial return-to-work period. You will not have to restart the 7-day elimination period. For details, see the STD Summary Plan Description at the BHR website listed below.
- Premiums are paid on an after-tax basis.

Questions? For plan details and additional information on your short-term disability benefits, go to https://sd.gov/bhra/, visit metlife.com/southdakota, or call MetLife at 1.800.GET.MET8 (1.800.438.6388).