Short Term Disability

Eligibility:

- Full-time employees working 20+ hours per week
- Must be actively at work on effective date of coverage
- NO HEALTH QUESTIONS– GUARANTEE ISSUE EVERY YEAR! (Pre-existing conditions will apply to new coverage)
- Pays in addition to sick leave. MOO will not offset your disability earnings unless you have an additional individual policy AND you are earning more than you were pre disability.

Short-Term Disability

Elimination Period (How long before benefits start?)	0 Days Injury, 7 Days Sickness 14 Days injury, 14 Days sickness
Benefit Duration (How long will it pay?)	Up until no longer disabled OR **180 Days** from date of disability (whichever occurs first)
Benefit Amount (How much will it pay?)	60% of your gross weekly salary
Maximum Benefit Amount (What is the cap?)	$1,000 (Weekly)
Minimum Benefit Amount	$25 (weekly)
Pre-Existing Condition (What isn't covered?)	3 months / 6 months Any condition you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage **WILL NOT be covered.**

Rate Calculator:
Short-Term Disability
1. Divide Annual Salary by 52
2. Multiply by Benefit Percentage (60%)
3. Divide by 10 and Multiply by Rate ($0.70) or ($0.54)

Short-Term DisabilityRates (Per $10 of Weekly Benefit)

Age Category	Weekly Benefit Rate
All Ages Choice 1 (0/7)	$0.70
All Ages Choice 2 (14/14)	$0.54

Plan Rates

The Benefits Portal will calculate your premiums based on your individual salary.