

Short Term Disability

Short-term disability insurance covers you and your employees in the event of a disability, injury or sickness. Disability coverage serves as a valuable tool to help you attract and keep good employees. Metropolitan Life Insurance Co. (MetLife) underwrites the plan.

Type of Plan	Earnings Schedule (26 weeks)
Weekly Benefit Payment	60% of base weekly earnings
Disability Payment Begins	1st day due to accident and 8th day due to sickness
Disability Payment Ends	26 weeks
Maximum Payment	Up to \$1,500 per week
Maternity	Treated as any other sickness

BENEFIT PAYMENTS

Short-term disability coverage provides weekly income during the period an employee is disabled due to a non-occupational accident or sickness. The employee must be under the regular care of a licensed physician. Payments are made from the first day if disability is due to an accident or from the eighth day if disability is due to sickness.