

DISABILITY INSURANCE

The Short Term Disability Benefit provides a weekly benefit should you become totally disabled and unable to work. If you were to become totally disabled the financial burden could be very serious. You can help protect your income through Pinal County's Short Term Disability Benefit.

The cost of coverage is based on your age and salary. Your premium for coverage is on an "after-tax" payroll deduction basis making benefits you receive from the Plan tax free.

Disability Benefits will begin when:

1. You have been totally disabled for 30 continuous days; and
2. After all sick leave, vacation and accrued time have been exhausted; and
3. All forms and required medical records have been received by HR.

You must have passed the required 180-day probationary period and be considered a full-time employee on the date the disability is incurred.

- **Eligibility period** is a maximum of **180 days**.
- **Benefit period** is a maximum of **150 days**.
- **Benefit payment** is **60%** of your regular weekly salary. *

(The eligibility period begins on the date of disability and includes the benefit payment period)

*Federal Law requires that FICA and Medicare tax be deducted from benefits paid.

Benefits will be paid until one of the following occurs:

- You are no longer totally disabled; or
- You return to work (this includes if employee works from home); or
- You have been released by your Physician; or
- You have been paid the maximum benefit allowed.

The salary amount in effect on January 1st of the Plan Year will be used to determine the employee's premium due and benefits paid. The salary amount for any employee under the Short Term Disability benefit does not change during the Plan Year, even if the County provides a salary increase.