



# Group Short Term Disability Summary for Eligible Employees of Town of Upton

The following information is a summary of benefits; this summary is not your Certificate nor does it constitute coverage for claim. Any discrepancies between this summary and the group policy will be resolved by the language issued in the master policy. Please contact your benefits administrator for policy provisions.

## Eligibility

**Class 2 - All Other Full Time Active Employees working a minimum of 20 hours per week are eligible for coverage.** If an Employee is not actively at work on the effective date then insurance will not become effective until they return to active employment.

## Short Term Disability Benefit

- The Weekly Short Term Disability benefit is 70% of Basic Weekly Earnings to a Maximum of \$1,000 and a Minimum of \$25.
- There is a 15 Day Elimination Period for benefits if disability is caused by Accident or Injury. There is 15 Days Elimination Period for benefits if caused by Sickness. The date that benefits begin is referred to as the benefit commencement date. The benefit commencement date is the last day of the elimination period listed above. or after the end of sick leave, whichever is greater.
- The Maximum Payment Duration is 26 Weeks.
- This coverage is Non-Occupational coverage – This means that you are covered 24 hours per day for sicknesses and injuries occurring off the job.

## Definition of Disability

Disability means that due to sickness or injury you are not able to perform *some or all* of the material and substantial duties of your regular occupation and you have at least a 20% loss in pre disability earnings.

You are also considered disabled if you meet the definition of disability above, but you are working in any occupation and have at least a 20% loss in pre disability earnings.

The Definition of Disability also presumes:

- Your disability began while you were insured under the plan
- The loss of a professional or occupational license or certification does not, by itself, mean you are disabled.
- Any occupation includes your regular occupation
- Regular occupation means the occupation, (as it is performed nationally), that you are routinely performing when disability begins. It does not mean the job that you are performing for a specific employer or at a specific location.

Benefits will be based on Pre-Disability Earnings

Your Basic Weekly Earnings also referred to as your Pre Disability Earnings and is defined as your gross income from your employer in effect just prior to your date of disability. It includes your total income before taxes and any deductions for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, or any other extra compensation or income received from sources other than your employer.

## Exclusions

- We will not cover a disability if it is due to war, declared or not or any act of war; intentionally self-inflicted injuries, active participation in a riot, attempt to commit or commission of a felony under federal/state law.
- In addition, we will not cover occupational sickness or Injury unless the insured is a partner or sole proprietor not covered by Workers Compensation.

## Cost of Coverage

Your employer currently pays the cost of this STD benefit.

## Additional Services

### Telephonic EAP\*

- 24/7 Access Unlimited Telephonic Counseling
- Toll-Free 800-847-7240
- Legal Services – initial 30 minute in-office or phone consultation at no cost; 25% discount beyond initial consult
- Online Will Preparation
- Financial Services – one initial 60 minute phone consultation at no cost; 25% discount beyond initial consult

### Online Work-Life Resources\*

- 24/7 Access On-Line Work-Life Resources
- Financial Calculators
- Child and Eldercare Resources
- Health and Wellness Resources
- Additional Legal and Financial Resources
- [www.my-life-resource.com](http://www.my-life-resource.com)

**User Name:** *worklife*

**Password:** *myresource*

*\*Services provided by Health Management Systems of America – a nationally recognized leader in the field of Mental and Behavioral Health Care Services. These services are currently available but not part of your Boston Mutual Policy/contract.*