



GROUP SHORT TERM DISABILITY INSURANCE

(Unit 7, 11 and 20)

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

For Class 1 Members, premiums are paid by employees of the Merced County Attorney's Association per their bargaining agreement, and benefits are non-taxable when received (Unit 7).

For Class 2 Members, the Employer pays the entire cost of your insurance, and benefits are taxable when received (Unit 11 & 20).

Eligibility	
Definition of a Member	<p>You are a member if you are a citizen or resident of the United States or Canada who is actively at work at least 30 hours each week, and is one of the following:</p> <ul style="list-style-type: none"> • A full-time management employee of the Employer who is classified by County of Merced as A, B, C, D or E; • A full-time employee of County of Merced in Unit 11 (Supervising Probation Officers); • An elected official of County of Merced; or • A full-time employee in the Merced County Attorney's Association (Unit 7) <p>You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.</p>
Class Definition	<p>Class 1 Employees in the Merced County Attorney's Association (Unit 7)</p> <p>Class 2 All other members (Unit 11 & 20)</p>
Eligibility Waiting Period	<p>You are eligible on the later of (a) the Group Policy Effective Date, and (b) the Friday you receive or would normally receive your first paycheck from the Employer.</p>

Benefits	
Weekly Benefit	<p>66 2/3 percent of the first \$2,770 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)</p>
Maximum Weekly Benefit	<p>\$1,847</p>

Benefits Continued

Minimum Weekly Benefit	\$15
Benefit Waiting Period	30 days
Definition of Disability	<p>For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:</p> <ul style="list-style-type: none">• Are unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the substantial and material acts necessary to pursue your own occupation and you are not working in your own occupation; or• You are unable to earn 80 percent or more of your indexed predisability earnings while working in your own occupation. <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.</p>
Maximum Benefit Period	9 weeks

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision

This information is only a brief description of the group Short Term Disability insurance policy sponsored by County of Merced. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and County of Merced may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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