

SUMMARY OF SHORT-TERM DISABILITY BENEFITS

Advice to Pay ATP Provided by: Stetson University

ELIGIBILITY	All full-time active employees working a minimum of 32 hours per week.
MAXIMUM WEEKLY BENEFIT	If you are totally disabled beyond the Elimination Period due to a covered injury or sickness, you will be eligible to receive a weekly benefit of: 80% of weekly salary up to \$2,309 per week
MAXIMUM BENEFIT DURATION	9 weeks
DEFINITION OF TOTAL DISABILITY	Total Disability is defined as the inability to perform each of the main duties of your regular occupation due to injury or sickness.
ELIMINATION PERIOD	Benefits begin on the 30th day for disability due to an accident. Benefits begin on the 30th day for disability due to an illness.
PREGNANCY	Pregnancy is treated as an illness. The Elimination Period has to be completed before benefits would begin.
NON-OCCUPATIONAL	Stetson University Short Term Disability plan covers non-occupational injury or sickness. Worker's compensation normally covers an employee's work-related accident, injury or illness.
BENEFIT REDUCTIONS	Your benefits may be reduced if: <ul style="list-style-type: none">• You are receiving benefits from any compulsory benefit, act, or law, such as a state disability plan.• Any governmental retirement system earned as a result of working for the current policyholder;• Any Social Security, or similar plan or act, benefits;• Any disability or retirement benefit received under a retirement plan;• Earnings the insured earns or receives from any form of employment.