



## Eligibility & Enrollment

### Eligibility

To be eligible for Short Term Disability Benefit, you must be:

- Actively working for the Episcopal Church
- Employed at least 20 hours per week in a paid position

If you meet these conditions and your employer provides the benefit, you are covered from the first day of employment. If you purchase short term disability coverage from your employer, you are covered from the first day you enroll in the plan.

### Enrollment

#### *Employer-Provided Plan*

If your employer offers a Short Term disability Benefit, you should be enrolled as part of your initial employment. You are guaranteed coverage on your first active day of work, without the need to provide a health statement. Please contact your employer's benefits administrator with any questions about enrollment.

#### *Voluntary (Employee-Paid) Plan*

If your employer does not offer a Short Term Disability Benefit, you can purchase it through your employer. It is best to enroll in this coverage during the first 31 days of your employment to guarantee coverage without providing a health statement.

If you enroll after 31 days:

- An [Evidence of Insurability \(EOI\)](#) form is required
- Enrollment is not guaranteed
- Your [Evidence of Insurability \(EOI\)](#) form must be processed and approved by Liberty Mutual\*

If you have questions about Short Term Disability eligibility or enrollment, please review our [Common Questions](#) or contact your administrator.

\* Liberty Life Assurance Company of Boston

[Disability Insurance Disclaimer](#)



## Benefit Payments

### Payment Amount & Schedule

If you are unable to work due to an illness or disability and have been approved to receive short term disability benefits, you can expect weekly payments of 70% of your salary (up to \$1,000 per week) for up to 52 weeks. Coverage begins on the 31st day of your disability leave.

Liberty Mutual\* will pay the STD benefits directly to you. If you continue to receive any salary continuation from your employer once you begin receiving disability benefits, the short term disability benefit will be reduced if you exceed 100%. Your employer can coordinate and pay the additional benefits that you may not be receiving from your short term disability benefits.

In order to continue receiving benefits, you *must* be periodically certified by Liberty Mutual\* and remain in a doctor's care.

### Working Part-Time

You may also qualify for short term disability if you have lost at least 20% of your earnings. That means you're still eligible to receive up to 70% of your lost wages (up to \$1,000 per week), even if you work part-time during your disability leave. The benefit is pro-rated for any loss of earnings of 20% or more.

### Payment Reductions

Benefits are *reduced* by any amount you receive from:

- Workers' Compensation or similar provisions in the law
- State disability benefits
- Social Security benefits
- A third party by judgment, settlement or otherwise (after subtracting attorney's fees)

\* Liberty Life Assurance Company of Boston

[Disability Insurance Disclaimer](#)



## Costs/Premium Payments

Premiums for Short Term Disability Benefit are based on your salary:<sup>1</sup>

Salary	Monthly Premium
Less than \$25,000	\$8
\$25,000 - \$44,999	\$17.50
\$45,000 and above	\$32

Depending upon your benefits, your employer may pay the full premium or even share some of the cost with you. If you do not receive this coverage in your benefits package, you may purchase it through your employer.

*Please note: if you pay all or part of the premium with post-tax dollars, your payments are not taxable.*

<sup>1</sup>Premiums in effect until December 31, 2018

[Disability Insurance Disclaimer](#)