

Short-Term Disability Insurance*

Tender Touch | All Eligible Employees | 963693

Protect your paycheck

Imagine you hurt your back, and your doctor recommends you stay home from work for four weeks. Or imagine you just delivered twins. You can't work, but you have bills to pay. Short-term disability replaces part of your income if you can't work for a short time due to a covered disability. You can use the weekly check to help pay everyday expenses, like your mortgage or rent, utilities, childcare and groceries.

How it works

Your employer is offering you and your coworkers this coverage as a group, at a group rate. You are responsible for paying a portion or all of the cost.

Choose the benefit that best meets your needs and your budget.

Benefits

	Choice 1
Weekly benefit after your claim is approved	You will receive a check for your benefits on a weekly basis. It will cover 60% of your Total Weekly Earnings, up to \$1,500 per week.
When benefits begin	Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness.
Benefits may be paid for	Up to 25 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.

	Choice 2
Weekly benefit after your claim is approved	You will receive a check for your benefits on a weekly basis. It will cover 60% of your Total Weekly Earnings, up to \$1,500 per week.



What did Short-Term Disability insurance mean for Joyce?

Joyce was out apple-picking when she fell off the ladder and broke her ankle. Her injury left her unable to work at her job while she had surgery and recovered at home.

- Joyce filed a claim with Sun Life. We reviewed her medical information and job description and approved her claim.
- Joyce started receiving her weekly benefit, which helped her pay rent, buy groceries and cover the co-pays for doctor visits.
- Six weeks later, Joyce was back at work

Top 5

Short-Term Disability diagnoses:

1. Maternity
2. Musculoskeletal
3. Injury
4. Digestive disorders
5. Cancer

Sun Life claims data, July 2018



Sun Life Assurance Company of Canada
sunlife.com
800-247-6875

When benefits begin	Benefits begin as soon as 15 days from the date you are unable to work due to an injury and 15 days due to an illness.
Benefits may be paid for	Up to 24 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for a disabling illness (including pregnancy) or injury that is not work-related.

*"1 in 4 workers will miss up to 3 months of work due to illness, injury or pregnancy during their career."***

Additional considerations

If I have other income	Income from other sources may reduce your benefit amount. These sources may include Social Security benefits, disability benefits from retirement, government plans or state disability income such as California SDI; other group disability plans; no-fault benefits, salary continuance or sick leave, and return-to-work earnings. For more information or to determine if Voluntary STD or Contributory STD is appropriate for you, contact your Benefits Administrator.
If I can work while disabled	Your plan is designed to encourage and support your return to work. If you are able to work part-time for example, you may receive part of your benefit while working.
If I become pregnant	Check with your employer to make sure you are eligible for benefits and let them know when you expect to be out of work on maternity leave. Typically a maternity claim is treated as an illness claim (see "When benefits begin" in the table).
If I leave my employer	Depending upon state variations and your employer's plan, you may have an option to continue group coverage when your employment terminates. Your employer can advise you about your options.

Short-term disability FAQs

How do I file a claim after becoming disabled?

Check with your employer to make sure you are eligible for benefits. Then, file a claim with Sun Life. We will ask for information from you about your doctor, your income, and your condition. We will ask for medical records and for your doctor to fill out a form about your condition and your expected recovery. You can download forms from our website.

How do I qualify for benefits?

You'll start receiving disability payments if you satisfy the Elimination Period (see "When benefits begin" in the table) and meet the definition of disability if you're insured when you become disabled.

How is my benefit taxed?

If you pay for your coverage all post-tax, your benefit will not be taxable income or tax reported by us to the IRS. If you pay for your coverage all pre-tax, or if you pay for part of your coverage post-tax and your employer pays for the rest, or if your employer pays the entire premium, some or all of your benefit amount will be taxable income, which will be tax reported on a Form W-2 and it may have FICA tax deductions that reduce the amount we pay you. Please consult with a tax advisor or your employer if you have any questions.

Read the important plan provisions section for more information including limitations and exclusions.

*In Vermont, the product name is Short-Term Income Replacement insurance when the Maximum Benefit Duration elected is less than 26 weeks.

**Realitycheckup.org, Council for Disability Awareness, 2018

Rates

Employee – Coverage and **semi-monthly** cost for Short-Term Disability.

Rates are effective as of January 1, 2024.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Choice 1

Weekly coverage amounts	Age and Cost										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$100	4.70	5.25	5.55	4.85	4.80	5.15	6.00	7.40	8.55	9.40	9.95
\$150	7.05	7.88	8.33	7.28	7.20	7.73	9.00	11.10	12.83	14.10	14.93
\$200	9.40	10.50	11.10	9.70	9.60	10.30	12.00	14.80	17.10	18.80	19.90
\$250	11.75	13.13	13.88	12.13	12.00	12.88	15.00	18.50	21.38	23.50	24.88
\$300	14.10	15.75	16.65	14.55	14.40	15.45	18.00	22.20	25.65	28.20	29.85
\$350	16.45	18.38	19.43	16.98	16.80	18.03	21.00	25.90	29.93	32.90	34.83
\$400	18.80	21.00	22.20	19.40	19.20	20.60	24.00	29.60	34.20	37.60	39.80
\$450	21.15	23.63	24.98	21.83	21.60	23.18	27.00	33.30	38.48	42.30	44.78
\$500	23.50	26.25	27.75	24.25	24.00	25.75	30.00	37.00	42.75	47.00	49.75
\$550	25.85	28.88	30.53	26.68	26.40	28.33	33.00	40.70	47.03	51.70	54.73
\$600	28.20	31.50	33.30	29.10	28.80	30.90	36.00	44.40	51.30	56.40	59.70
\$650	30.55	34.13	36.08	31.53	31.20	33.48	39.00	48.10	55.58	61.10	64.68
\$700	32.90	36.75	38.85	33.95	33.60	36.05	42.00	51.80	59.85	65.80	69.65
\$750	35.25	39.38	41.63	36.38	36.00	38.63	45.00	55.50	64.13	70.50	74.63
\$800	37.60	42.00	44.40	38.80	38.40	41.20	48.00	59.20	68.40	75.20	79.60
\$850	39.95	44.63	47.18	41.23	40.80	43.78	51.00	62.90	72.68	79.90	84.58
\$900	42.30	47.25	49.95	43.65	43.20	46.35	54.00	66.60	76.95	84.60	89.55
\$950	44.65	49.88	52.73	46.08	45.60	48.93	57.00	70.30	81.23	89.30	94.53
\$1,000	47.00	52.50	55.50	48.50	48.00	51.50	60.00	74.00	85.50	94.00	99.50
\$1,050	49.35	55.13	58.28	50.93	50.40	54.08	63.00	77.70	89.78	98.70	104.48
\$1,100	51.70	57.75	61.05	53.35	52.80	56.65	66.00	81.40	94.05	103.40	109.45
\$1,150	54.05	60.38	63.83	55.78	55.20	59.23	69.00	85.10	98.33	108.10	114.43
\$1,200	56.40	63.00	66.60	58.20	57.60	61.80	72.00	88.80	102.60	112.80	119.40
\$1,250	58.75	65.63	69.38	60.63	60.00	64.38	75.00	92.50	106.88	117.50	124.38
\$1,300	61.10	68.25	72.15	63.05	62.40	66.95	78.00	96.20	111.15	122.20	129.35
\$1,350	63.45	70.88	74.93	65.48	64.80	69.53	81.00	99.90	115.43	126.90	134.33
\$1,400	65.80	73.50	77.70	67.90	67.20	72.10	84.00	103.60	119.70	131.60	139.30
\$1,450	68.15	76.13	80.48	70.33	69.60	74.68	87.00	107.30	123.98	136.30	144.28
\$1,500	70.50	78.75	83.25	72.75	72.00	77.25	90.00	111.00	128.25	141.00	149.25

Rates

Employee – Coverage and **semi-monthly** cost for Short-Term Disability.

Rates are effective as of January 1, 2024.

The chart below shows possible coverage amounts and their **semi-monthly** costs.

Find your age bracket (as of the effective date of coverage) to determine the associated cost for the coverage amount you choose.

Choice 2

Weekly coverage amounts	Age and Cost									
	<25	25-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$100	4.40	4.95	4.15	3.90	4.15	4.90	6.05	6.95	7.60	8.10
\$150	6.60	7.43	6.23	5.85	6.23	7.35	9.08	10.43	11.40	12.15
\$200	8.80	9.90	8.30	7.80	8.30	9.80	12.10	13.90	15.20	16.20
\$250	11.00	12.38	10.38	9.75	10.38	12.25	15.13	17.38	19.00	20.25
\$300	13.20	14.85	12.45	11.70	12.45	14.70	18.15	20.85	22.80	24.30
\$350	15.40	17.33	14.53	13.65	14.53	17.15	21.18	24.33	26.60	28.35
\$400	17.60	19.80	16.60	15.60	16.60	19.60	24.20	27.80	30.40	32.40
\$450	19.80	22.28	18.68	17.55	18.68	22.05	27.23	31.28	34.20	36.45
\$500	22.00	24.75	20.75	19.50	20.75	24.50	30.25	34.75	38.00	40.50
\$550	24.20	27.23	22.83	21.45	22.83	26.95	33.28	38.23	41.80	44.55
\$600	26.40	29.70	24.90	23.40	24.90	29.40	36.30	41.70	45.60	48.60
\$650	28.60	32.18	26.98	25.35	26.98	31.85	39.33	45.18	49.40	52.65
\$700	30.80	34.65	29.05	27.30	29.05	34.30	42.35	48.65	53.20	56.70
\$750	33.00	37.13	31.13	29.25	31.13	36.75	45.38	52.13	57.00	60.75
\$800	35.20	39.60	33.20	31.20	33.20	39.20	48.40	55.60	60.80	64.80
\$850	37.40	42.08	35.28	33.15	35.28	41.65	51.43	59.08	64.60	68.85
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\$950	41.80	47.03	39.43	37.05	39.43	46.55	57.48	66.03	72.20	76.95
\$1,000	44.00	49.50	41.50	39.00	41.50	49.00	60.50	69.50	76.00	81.00
\$1,050	46.20	51.98	43.58	40.95	43.58	51.45	63.53	72.98	79.80	85.05
\$1,100	48.40	54.45	45.65	42.90	45.65	53.90	66.55	76.45	83.60	89.10
\$1,150	50.60	56.93	47.73	44.85	47.73	56.35	69.58	79.93	87.40	93.15
\$1,200	52.80	59.40	49.80	46.80	49.80	58.80	72.60	83.40	91.20	97.20
\$1,250	55.00	61.88	51.88	48.75	51.88	61.25	75.63	86.88	95.00	101.25
\$1,300	57.20	64.35	53.95	50.70	53.95	63.70	78.65	90.35	98.80	105.30
\$1,350	59.40	66.83	56.03	52.65	56.03	66.15	81.68	93.83	102.60	109.35
\$1,400	61.60	69.30	58.10	54.60	58.10	68.60	84.70	97.30	106.40	113.40
\$1,450	63.80	71.78	60.18	56.55	60.18	71.05	87.73	100.78	110.20	117.45
\$1,500	66.00	74.25	62.25	58.50	62.25	73.50	90.75	104.25	114.00	121.50