

Short-term Disability plan

Short-term disability covers you for a shorter period of time for disabilities commonly due to pregnancy, fractures and muscle sprains or strains, and digestive disorders like hernias and gastritis. Below you'll find a summary of the disability benefits available for you. Please check with your benefits administrator on how to enroll.

Eligibility	All active full-time employees working 30 hours per week									
Benefit percentage	60% of your pre-disability salary paid weekly up to the maximum benefit									
Maximum weekly benefit	\$1000									
Minimum weekly benefit	Flat \$25									
Elimination period	Number of consecutive days after becoming disabled before your benefits become payable: • Benefits for an accident begin on day 8 • Benefits for a sickness begin on day 8									
Maximum benefit period	26 weeks									
Pre-existing condition limitation	Benefits may be limited or have waiting periods if you have a condition that is considered pre-existing									
Monthly benefit rate	Rates vary by age. Find your rate based on your age:									
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
	\$0.34	\$0.36	\$0.41	\$0.37	\$0.36	\$0.40	\$0.52	\$0.68	\$0.83	\$0.91

Calculate what you'll pay for short-term disability coverage:

For the example below, the **benefit percentage** is 60%, the **maximum weekly benefit** is \$600 and the **weekly benefit rate** is \$0.22. Use your salary and the information from the chart above to calculate your cost in the work space below.

Steps	Example	Work space
1. Determine your weekly salary amount: Your annual salary divided by 52 weeks	$\$50,000 \div 52$ = \$962	
2. Calculate your weekly benefit: Weekly salary amount multiplied by the benefit percentage from the chart above.	$\$962 \times 60\%$ = \$577.20	
3. Determine your weekly benefit amount: If amount from Step 2 is more than the maximum weekly benefit listed in the chart above, use the maximum weekly benefit amount instead.	\$577.20 is less than the maximum weekly benefit	
4. Calculate your monthly premium: Multiply your weekly benefit amount by the weekly benefit rate in the chart above. Then divide by 10 to get your monthly premium .	$\$577.20 \times \$0.22 \div 10$ = \$12.69 per month	

Example for illustrative purposes only.



How to apply for disability benefits

When you need to use your disability benefits, we'll be here to help you every step of the way. To get started, follow the steps below to apply for benefits.

Submitting your application your way

You have the flexibility to choose how you apply for disability benefits – whichever is easiest for you. Our specialized customer care team can help guide you every step of the way:

1. **Call:** 877-604-0072 for short-term disability benefits
2. **Email:** claimsubmission@groupclaims.com
3. **Mail:** Humana Insurance Company, P.O. Box 14294, Lexington, KY 40512-4294
4. **Fax:** (855) 864-0530

Completing your application

Download the short-term or long-term disability application using the QR code or links provided to the right. Here's an overview of the application sections:

- **Section 1: Employer's statement**
Print the form and have your employer fill out this section for you. They will be providing and verifying your employment information to help confirm eligibility for benefits.
- **Section 2: Employee's statement**
You will complete and sign this section and provide information related to:
 - ✓ Yourself, including contact information
 - ✓ Details about your illness, injury or pregnancy
 - ✓ Questions related to the last day you worked before your disability
- **Section 3: Authorization to obtain information**
Your signature in this section is needed to allow your care providers to share your medical information with us so we can verify eligibility for disability benefits.
- **Section 4: Your doctor's statement**
Take this form to the doctor who is treating you for your condition to complete and sign.

Short-term Disability application:



Scan the QR code or click [here](#)

Long-term Disability application:



Scan the QR code or click [here](#)

If you have any questions or need help with disability benefits, please call 877-604-0072.