

## Short-Term Disability\* (STD)

STD coverage pays a portion of your salary if you're sick or injured. It's also the **only** way to receive maternity, parental or adoption benefits.

Person Covered	Cost
You	\$0.867 per \$100 of monthly covered payroll*

• Premiums are deducted on a pretax basis. Any income received from disability would be treated as taxable income.

\* Full rate calculations are available in the PeoplePlace enrollment system.

**Pre-existing condition provision for those newly enrolling in short-term disability:** *If you've been diagnosed, treated or received medical advice for a condition (including pregnancy) within three months of your effective date on the plan, that condition will be excluded for a period of 12 months. If you are pregnant at the time you enroll, your delivery and recovery will be excluded from the STD benefits for that coverage year. If you are currently enrolled in the plan or are a new hire or newly benefit eligible, you are not subject to the provision.*

As a reminder, you must elect STD coverage to receive maternity, parental and adoption leave benefits.