



Group Short Term Disability Insurance

PSD Unit

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability. The cost of this insurance is paid by San Bernardino County.

Eligibility	
Definition of a Member	<p>You are a member if you are a regular full-time Preschool Services Department employee who is actively working at least 40 hours per pay period.</p> <p>You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.</p>
Eligibility Waiting Period	<p>You are eligible on the later of (a) the group policy effective date and (b) the first day after two pay periods as a member.</p>
Weekly Benefit	<p>55% of the first \$3,056 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, state disability, etc.).</p> <p>The maximum is \$1,765. The minimum is \$25. Your weekly benefit becomes payable after you have been continuously disabled for 7 days (benefit waiting period). The maximum benefit period is 52 weeks.</p>
Definition of Disability	<p>For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:</p> <ul style="list-style-type: none">• Are unable — as a result of physical disease, injury, pregnancy or mental disorder — to perform with reasonable continuity the substantial and material acts necessary to pursue your own occupation and you are not working in your own occupation; or• You are unable to earn 80% or more of your indexed predisability earnings while working in your own occupation. <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>You will no longer be considered disabled when your earnings from any occupation meet or exceed 80% of your predisability earnings.</p>

This information is only a brief description of the group Short Term Disability insurance policy sponsored by San Bernardino County. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and San Bernardino County may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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