

Short-Term Disability (STD)

The Standard STD plan provides a benefit of 60 percent of your earnings up to a maximum of \$500 per week. Benefits under this plan are paid up to 22 weeks after.

However, if you are newly eligible for a disability level as a result of a change to your benefits salary, you may be eligible to enroll without submitting Evidence of Insurability (EOI).



The Miami-Dade County School Board provides all eligible, full-time employees with Standard Short-Term Disability (STD). This Standard STD plan provides a benefit of 60 percent of your earnings up to a maximum of \$500 per week. Benefits under this plan are paid up to 22 weeks after a 30 calendar day elimination period. You may elect to upgrade this plan by purchasing one of the upgrade plans available..

STD Plans

You may elect to buy up to one of the voluntary options below:

- **Standard Upgrade:** This plan upgrades your Standard STD plan by paying benefits 2 weeks longer, to 24 weeks by reducing the elimination period from 30 to 15 calendar days. It continues to pay 60% of your earnings to a maximum of \$500 a week.
 - **High:** This plan is designed for employees with salaries in excess of \$43,000 annually. It continues to pay 60% of earnings but increases the maximum benefit payable from \$500 to \$1000. The 30 day elimination period and 22 week benefit remain the same as the STD Standard plan.
 - **High Upgrade:** This plan is also designed for employees with salaries in excess of \$43,000 annually. It provides a 24 week benefit period after a 15 calendar day elimination period, while providing a benefit of 60 percent of your earnings up to a maximum of \$1,000 week.
- **Current Employees:** If you are newly eligible for a disability level as a result of a change to your benefits salary, you may be eligible to enroll without submitting Evidence of Insurability (EOI).

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that affect any benefits payable. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in certificates of insurance issued by the participating insurance companies. In the event of any difference between the benefit description and the insurance policy, the terms of the insurance policy will apply.

For complete details of coverage and availability, please review your booklet or contact The Hartford at 1.305.995.4889.

>> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the Short-Term Disability (STD) plan offered by the School Board.**
- **Part-Time employees are only eligible for Standard and Standard Upgrade.**
- **Retirees and COBRA Participants are ineligible for Short-Term Disability (STD) plan enrollment.**
- **If you chose not to enroll previously in the STD upgrade plans, you must now complete an EOI form before you are considered for coverage.**

