



San Mateo County Community College District

Short-Term Disability Benefit Highlights

This plan of short term disability provides you with short term income protection if you become disabled from a covered accident, illness, or pregnancy.

Eligibility: All active full-time **Certificated** employees who work a minimum of 15 hours per week on a regularly scheduled basis.

All active full-time **Classified and Administrator** employees who work a minimum of 18.75 hours per week on a regularly scheduled basis.

Coverage Effective

Date: You are eligible on the later of either the policy effective date or the first of the month following your date of hire.

Elimination Period: Benefits commence for disability caused by accident or illness after the greater of 30 days or the end of accumulated sick leave days.

Benefit Duration: 22 weeks

Benefit Percentage: 66.67% of your weekly earnings.

Maximum Benefit: \$2,500 per week.

Coverage Basis: 24 hours

Contributions: 100% Employer paid.

Offsets: Offsets may apply if you receive other income benefits as a result of the disability.

This Benefit Highlights Sheet explain the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.