

FAQ's: Short Term Disability

What is a short term disability (STD) plan?

A short term disability plan replaces part of your income if you become disabled as defined by the plan. Benefits generally begin after an elimination period, and end at the earliest of:

- When you are no longer disabled as defined by the plan, or
- When you stop working
- When you reach the limit for receiving STD benefits, or
- Your death

What is an elimination period?

An elimination period (also known as a waiting period) is the length of time that must pass after you become disabled as defined by the plan and before STD benefits begin.

Are there special rules for an STD claim?

Your plan has rules, including reporting disability to your supervisor, obtaining proof of disability following plan rules, a time limit on applying for benefits, and following the recommended treatment or therapy. You will need to provide proof of continued disability from time to time.

Does the STD plan cover disabilities from any cause?

Your plan excludes disabilities resulting from certain causes, such as your committing a felony, military service, war and self inflicted injuries. It may also exclude job-related injuries, which may be covered under another program.