

Standard Insurance Company
900 SW Fifth Ave. Portland, Oregon 97204-1282

Standard Insurance Policy # 145433-A

Short-term Disability Plan

Eligible Group: All full time "Union" Employees inactive employment with the City of Saco.

Minimum Hours Required: Employee must be working at least thirty (30) hours per week.

Waiting Period for Enrollment: First of the month following date of hire in eligible group.

Who Pays for the Insurance Coverage: City of Saco.

Elimination Period:

- 7 days for disability due to an injury (not work related).
- 7 days for disability due to sickness (not work related).

*Benefits begin the day after the elimination period is completed.

Weekly Benefit:

- 66.6667% of weekly earnings to a maximum of \$500 per week.

*Note: Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered under this plan. (Your short-term disability plan

*Note: Weekly benefit payments are mailed directly to the employee.

Maximum Period of Payment: 52 weeks

Claim Forms: Available in the Saco Human Resource Department

Long-term Disability Plan

Eligible Group: All full time "Non-Union" Employees inactive employment with the City of Saco.

Minimum Hours Required: Employee must be working at least thirty-seven and half (37 1/2) hours per week.

Waiting Period for Enrollment: First of the month following date of hire in eligible group.

Who Pays for the Insurance Coverage: City of Saco

Elimination Period:

- 30 days

*Benefits begin the day after the elimination period is completed.

Weekly Benefit:

- 60% of monthly earnings to a maximum of \$2,500 per month.

*Note: Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered under this plan.

*Note: Your weekly benefit payment is mailed directly to the employee.

Maximum Period of Payment:

<u>Age at Disability</u>	<u>Maximum Period of Payment</u>
Less than age 60	To age 65, but not less than 5 years
Age 60	60 months
Age 61	48 months
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

Claim Forms: Available in the **Saco Human Resource Department**