SHORT-TERM DISABILITY

New Carrier

Employee Only, Pretax Benefit

When am I considered disabled?

You are considered disabled if, due to sickness, injury or pregnancy, you are unable to perform with reasonable continuity the material duties of your own occupation or you are unable to earn more than 60% of your pre-disability earnings while working in your own occupation.

What is the STD benefit?

The weekly Short-Term Disability (STD) benefit is based on your earnings from your public employer. The group insurance policy refers to these earnings as pre-disability earnings.

The weekly benefit is 70% of your pre-disability earnings, reduced by deductible income. The maximum weekly benefit is $1,000. The minimum weekly benefit is $15.

What is deductible income?

Deductible income includes 50% of earnings from work activity while you are disabled, and disability benefits you receive or are eligible to receive because of your disability under any state disability benefit law or similar law. Any amount you receive by compromise, settlement, or other method as a result of a claim for any of the above, whether disputed or undisputed.

When do STD benefits become payable?

If your STD claim is approved by MetLife, STD benefits become payable at the end of the 30-day benefit waiting period. During this 30-day period, no STD benefits are payable.

The Group Policy has an actively-at-work requirement you must meet before your insurance will become effective.

How long can STD benefits continue?

STD benefits can continue during the disability until no longer disabled, but no longer than the 180th day of disability.

What are the exclusions and limitations?

You are not covered for a disability caused or contributed to by: 1) a work-related injury, 2) an intentionally self-inflicted injury or 3) war or any act of war. Benefits are not payable for any period when you 1) receive or are eligible to receive sick leave, 2) are working for any employer other than the State of West Virginia or your public employer, 3) are eligible for any benefits under a workers' compensation act or similar law or 4) are not under the ongoing care of a physician.

This description is designed to answer some common questions about the Short-Term Disability coverage. It is not intended to provide a detailed description of the plan. If you become insured, a more detailed description will be available in group insurance certificates provided to you. The controlling provisions are in the master group insurance policies. This description and the certificates do not modify the group policies or the insurance in any way.

For rules governing the taxes on the insurance payments you may receive, please read the "Notices" section in the back of this benefits guide.

Policy Provider

MetLife underwrites this plan.

YOUR PRETAX RATES

Example: If your weekly salary is $350, your monthly premium would be calculated:
$350 x $0.0257 = $8.99* per month.

*Actual premium may vary slightly due to rounding

WORKSHEET:

1.	Your weekly salary (maximum $1,000.00)	_____ X $0.0257
2.	This is your monthly premium	_____
	If you are paid more than 12 times a year, you can calculate the amount to be deducted from your paycheck by completing the following chart.	
3.	Enter the monthly premium amount from **Line 2**	_____
4.	Multiply by 12	_____
5.	This is your annual premium	_____
6.	Divide by the number of regular paychecks you receive annually	_____ Per Paycheck Deduction

West Virginia Public Employees Insurance Agency
MetLife
Policy Number: #150596-3-G
Mon – Fri, 10 a.m. – 9 p.m. ET
1-888-466-8640