



# Short Term Disability Insurance

**Cigna**

**Customer Service: 800.362.4462**

**www.cigna.com**

The County offers Short Term Disability (STD) insurance to all benefit eligible employees on a voluntary basis through Cigna. The STD benefit pays you a percentage of your weekly earnings if you become disabled due to accident or injury. The premium is calculated based on your weekly earnings; examples are illustrated in the STD premium rate table. Your STD rate and benefit will be adjusted if your salary fluctuates throughout the plan year.

## STD Plan Summary

- STD provides a benefit of 60% of your weekly earnings to a maximum benefit of \$1,000 per week.
- The benefit begins on the 31st day after the employee experiences the disabling event.
- The maximum benefit period is 22 weeks.
- Normal pregnancy is included.
- Employees unable to return to work after 22 weeks are automatically transitioned to Long Term Disability.

**Note:** If you do not elect this coverage when initially eligible, you will have to complete an evidence of insurability form if you elect it in the future. This form will ask you some basic health history questions and will have to be approved prior to your coverage becoming effective.

STD Premium Rate Table			
Annual Salary	Weekly Salary	Benefit per Week	Monthly Premium
\$15,000	\$288.46	\$173.08	\$4.85
\$20,000	\$384.62	\$230.77	\$6.46
\$25,000	\$480.77	\$288.46	\$8.08
\$30,000	\$576.92	\$346.15	\$9.69
\$35,000	\$673.08	\$403.85	\$11.31
\$40,000	\$769.23	\$461.54	\$12.92
\$45,000	\$865.38	\$519.23	\$14.54
\$50,000	\$961.54	\$576.92	\$16.15
\$55,000	\$1,057.69	\$634.61	\$17.77
\$60,000	\$1,153.85	\$692.31	\$19.38
\$65,000	\$1,250.00	\$750.00	\$21.00
\$70,000	\$1,346.15	\$807.69	\$22.62
\$75,000	\$1,442.31	\$865.39	\$24.23
\$80,000	\$1,538.46	\$923.08	\$25.85