Group Short-Term Disability Benefits
For Employees of Sunnyside School District #201
All Eligible Employees

Benefits
- Covers Disability resulting from accidents and sicknesses for up to 13 weeks.
- Weekly benefits are up to 66.67% of your weekly salary.
- Maximum benefits are $1,500 per week.
- Injury / Sickness Start Dates: this plan allows you to select the amount of time that you must be disabled for before benefits are available. Options are:
  - Choice 1 – 1 day for Injury / 8 days for Sickness
  - Choice 2 – 15 days for Injury / 15 days for Sickness

Features of the Plan
- A portion of your salary is protected if you can’t work. You receive a percentage of your income when a covered disability prevents you from working and your claim is approved. By having a portion of your income coming in, you may avoid having to rely on your savings to cover expenses in case you become ill or get injured.
- You get personal service. When you file a claim, you are assigned to a benefits professional who will guide you through the process and answer any questions.
- You may be provided with a return to work plan. Using a team approach, our medical and psychiatric professionals actively manage your disability claim and work together to create a return-to-work plan designed just for you.

How to enroll
- New Hires: STD coverage begins once you meet the eligibility requirements, satisfy any Waiting Period applicable to your policy, and complete the enrollment process.
- All Other Employees: Fill out the enrollment form available from your employer during your open enrollment period.
For complete plan details

- This is an overview of the benefits available from your employer and is not a complete description of plan provisions. It does not certify eligibility for benefits under this plan.
- Your employer will provide you with the Sun Life booklet containing complete plan details.

Limitations

No STD benefit will be payable for any disability during any of the following periods:

- any period the employee is not under the regular and continuing care of a physician providing appropriate treatment by means of examination and testing in accordance with the disabling condition
- any period the employee fails to submit to any medical examination requested by Sun Life
- any period the employee engages in any occupation or employment for wage or profit, if partial disability is not included in the plan
- any period of Total Disability due to mental illness, unless the employee is under the continuing care of a specialist in psychiatric care
- any period of Total Disability due to drug and alcohol illness, unless the employee is actively supervised by a physician or rehabilitation counselor and is receiving continuing treatment from a rehabilitation center or a designated institution approved by Sun Life
- if a pre-existing condition limitation applies to the plan, then any period of disability that occurs within the exclusionary period and is caused by, contributed to by, or resulting from a pre-existing condition

Exclusions

No STD benefit will be payable for any total disability that is due to:

- an intentionally self-inflicted injury,
- war, declared or undeclared, or any act of war,
- active participation in a riot, rebellion, or insurrection,
- committing or attempting to commit an assault, felony, or other illegal act, or
- injury or sickness sustained while doing any act or thing pertaining to any occupation for wage or profit, if coverage type is non-occupational.

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your STD booklet for complete information.