

Voluntary short-term disability (STD) insurance benefit costs.

Prepared for the employees of San Francisco Health Service System.

Class 1: All active, Full-time Employees of the Employer who are classified as Municipal Executive Association (MEA) regularly working a minimum of 20 hours per week.

How to calculate out your cost:

You can select your weekly benefit amount. Coverage is available in \$100 increments, up to \$700 per week. This amount cannot exceed 30% of your weekly salary.

- › **Step 1)** Your elected weekly Benefit Amount: \$ _____
- › **Step 2)** Rate (select based on your age bracket): \$ _____
- › **Step 3)** Your Benefit Amount divided by 100 x rate = Your Monthly Cost: \$ _____
- › **Step 4)** Your Monthly Cost x 12 divided by 26 = Your Bi-Weekly Cost: \$ _____

Voluntary short-term disability (STD) insurance

Short-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.

Your STD plan covers the lesser of 30% of your weekly salary to a maximum of \$700 per week.

Voluntary STD Monthly Rate				
Weekly covered benefit (per \$100)	Employee age			
	18 - 39	40 - 49	50 - 59	60 - 99
\$6.00	\$7.60	\$9.00	\$15.60	

Rates shown are the monthly rates; actual per pay period deductions may be calculated and may differ due to rounding and individual tax situations. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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