

HIGHLIGHTS OF SHORT TERM DISABILITY BENEFITS

FOR EMPLOYEES OF **Crouse Hospital - Non Union Employees**

We are pleased to provide you with Short Term Disability benefits. Below is an outline of the benefits available to you.

Basic (Core) STD Benefits

Available to all full time Non Union Employees

- Covers accidents and sicknesses for up to 25 weeks
- Weekly benefits are 50% of your weekly earnings.
- Maximum benefits are \$1,250 per week
- Benefits begin on the 7 day for accidents and on the 7 day for sickness
- Coverage is entirely employer paid.

Your (Buy Up) Plan 1 STD Benefits

Available to all full-time non union employees.

- Covers accidents and sicknesses for up to 25 weeks.
- Weekly benefits are 60% of your weekly earnings.
- Maximum benefits are \$1,250 per week.
- Benefits begin on the 7 day for accidents and on the 7 day for sickness.
- Coverage for Buy Up is entirely employee paid.

Cost to You

Short Term Disability Buy Up coverage is contributory. You are responsible for paying for the cost of the buy up through payroll deduction. Your cost is determined by dividing your weekly benefit by 10 and multiplying the results by the rate found in the chart below.

Your Age	Rate	Your Age	Rate	Your Age	Rate	Your Age	Rate
Under 25	\$.32	35-39	\$.25	50-54	\$.32	65-69	\$.54
25-29	\$.36	40-44	\$.23	55-59	\$.44	70+	\$.62
30-34	\$.24	45-49	\$.29	60-64	\$.62		

Follow the example below to determine your cost.

Example Weekly Benefit (example: 60% of earnings)	Divided by 10	Multiplied by rate	Total cost	Example cost*
\$ 350	+ 10 = 35	x \$0.40	= \$14.00	\$ 14.00

Your Weekly Benefit (xx% of earnings)	Divided by 10	Multiplied by rate	Total cost	Your cost*
\$	÷ 10 =	x \$	= \$	\$

Your (Buy Up) Plan 2 STD Benefits

Available to all full-time non union employees.

- Covers accidents and sicknesses for up to 25 weeks.
- Weekly benefits are 70% of your weekly earnings.
- Maximum benefits are \$1,250 per week.
- Benefits begin on the 7 day for accidents and on the 7 day for sickness.
- Coverage for Buy Up is entirely employee paid.

Cost to You

Short Term Disability Buy Up coverage is contributory. You are responsible for paying for the cost of the buy up through payroll deduction. Your cost is determined by dividing your weekly benefit by 10 and multiplying the results by the rate found in the chart below.

<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>	<u>Your Age</u>	<u>Rate</u>
Under 25	\$.36	35-39	\$.31	50-54	\$.39	65-69	\$.64
25-29	\$.43	40-44	\$.28	55-59	\$.53	70+	\$.73
30-34	\$.29	45-49	\$.34	60-64	\$.74		

Follow the example below to determine your cost.

Example Weekly Benefit (example: 60% of earnings)	Divided by 10	Multiplied by rate	Total cost	Example cost*
\$ 350	+ 10 = 35	x \$0.40	= \$14.00	\$ 14.00

Your Weekly Benefit (xx% of earnings)	Divided by 10	Multiplied by rate	Total cost	Your cost*
\$	÷ 10 =	x \$	= \$	\$