



# Disability

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LifeMap

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Disability insurance benefits replace a portion of your income if you are unable to work for a period of time due to a qualified off-the-job injury or illness.

### Short-Term Disability

Administered by Provo City School District

Benefits: 801-374-4879

erikaha@provo.edu

Short-Term Disability (STD) insurance provides income if you become disabled due to an injury, illness or accident. Contracted employees are eligible for Short-Term Disability after **1 year of service**. There is a 15-day elimination period, including weekends, in which you must use sick leave. The benefit pays 60% of your monthly earnings. You may use the remainder of your sick balance at a rate of 3.2 hours per contracted day to make pay whole. Provo City School District provides this benefit at no cost to you.

**Contact the Benefits office for applicable forms.**

\*Basic monthly earnings does not include bonuses or overtime.

### Long-Term Disability

Administered by LifeMap

Customer Service: 800-286-1129

www.lifemapco.com

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income, and possibly Social Security. Disability insurance provides protection for your most valuable asset - your ability to earn an income. Provo City School District provides Long-Term Disability (LTD) insurance coverage for you at no cost.

LTD coverage provides income when you have been disabled for 120 days (or 85 contract days). Your benefit is 60% of your basic monthly earnings\* not to exceed the plan's maximum monthly benefit of \$5,000. Benefit payments can continue to age 65 or your Social Security Normal Retirement Age if you are under age 60 at the time of disability.

Note: Additional information about the benefits and features of Long-Term Disability will be included in the summary of coverage and in the certificate booklet available on the **Benefits Enrollment Portal**.

Plan Features	Short-Term Disability	Long-Term Disability
Benefit Amount	60% of monthly earnings	60% of monthly salary
Benefit Waiting Period	15 days	120 days (or 85 contract days)