

No cost benefits Increased peace of mind...

The City does not participate in State Disability Insurance. Instead, the City has purchased short-term (STD) and long-term disability (LTD) insurance on your behalf at no cost to you.

The plans are designed to prevent a complete loss of income in the unfortunate event that an employee should become disabled due to a non-work related injury or illness. The combined benefits may provide up to 2/3 of your base salary up to age 65 or Social Security Normal Retirement Age (SSNRA).

Eligibility

- Short-Term Disability. Eligibility begins on the first day of the month following six months of employment.
- Long-Term Disability. Eligibility begins on the first day of the month following one year of employment.

Benefits

- Short-Term Disability benefits are as follows:
 - 2/3 of base pay (up to \$1500/week) for a maximum of 22 weeks.
 - Benefits will begin on the 15th day of lost time from the date of disability. There is a 14-calendar day elimination period during which accrued time (sick leave or vacation time) may be used.
- Long-Term Disability benefits are as follows:
 - 2/3 of base pay (up to \$6,000/month) until age 65 or normal Social Security retirement age depending on the position.
 - Benefits begin on the 181st day of lost time from the date of disability. There is a 180-day elimination period. Time spent on Short Term Disability will count toward the 180 days.

Applying for Benefits

To apply for disability insurance benefits, a Request for Medical Leave, a Physician Certification, and a Disability Claim Form must be completed and returned to the Human Resources Department.

For more detailed information, refer to the insurance certificate available from the Human Resources Department