

Voluntary Short Term Disability Insurance Plan through Reliance Standard, Rated A by A.M. Best

The CAPE Benefit Trust is pleased to offer CAPE/Blue Shield Lite & Classic members and CAPE Union members an opportunity to enroll in our Voluntary Short Term Disability Insurance plan. You must remain in the plan a minimum of 12 months, or loss of active employment status with the County, whichever is less. If you cease being an active Blue Shield or CAPE union member for any reason, or you go on non-deduct payroll status, your plan will terminate. After 12 months, voluntary termination must be requested in writing. As a group plan, with low group rates, it is not portable or convertible. If approved by Reliance prior to the 20th of a month, your coverage will be effective the 1st of the following month; if approved after the 20th, it will be effective the 1st of the second month.

- **You are qualified for guaranteed issue enrollment (without medical underwriting) if you are a newly enrolled CAPE/Blue Shield plan member or Union member – application must be received within first 60 days of new eligibility date.**
- Current CAPE/Blue Shield medical plan members or Union members may also apply during your County Annual Enrollment period, but subject to medical underwriting by Reliance Standard (eligibility and effective date of coverage determination based upon underwriting approval).

A paycheck is a terrible thing to lose. Virtually everyone needs one every month to pay for things like food, shelter, transportation — necessities of life. No paycheck, and suddenly the cash flow reverses. **As County employees, you aren't eligible for the State short term disability plan.**

One Solution: Affordable Short Term Disability Insurance

The CAPE Benefit Trust has partnered with Reliance Standard Life Insurance Company to bring you Voluntary Short Term Disability Insurance.

Even though no one likes to think about getting sick or sustaining an injury, almost everyone makes sure to get medical insurance—just in case. But medical insurance is only designed to cover all or most of the healthcare costs an illness or injury brings—what happens to your paycheck if you can't work for a period of time and you've exhausted your paid time off? If your paycheck were to stop for a period of time, how would that affect you and your family? If you've never thought about the possibility, now is a good time.

It won't happen to me

Disability is more common than most people realize. In the last ten minutes alone, 498 Americans became disabled. An illness or accident will keep one in five workers out of work for at least a year before the age of 65, and one in seven employees can expect to be disabled for five years or more before retirement.

What is Short Term Disability?

Disability income protection insurance pays a benefit for a disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

What does “Voluntary” mean to you?

It means that it's your choice. Although voluntary insurance is paid for by you, the CAPE Benefit Trust has made it possible for you to obtain it with:

- Affordable group rates
- No medical questions or exam (available **only** during the above enrollment time frames)
- The convenience of payroll deduction

During the above enrollment periods only, CAPE/Blue Shield Lite & Classic members and CAPE union members can enroll in Reliance Standard's Short Term Disability plan that is based on 50% of your annual income, up to a maximum of \$1,000 per week. The benefit will be paid weekly after you have satisfied a consecutive 14-day waiting period. Should you remain disabled, the benefit will pay for up to 24 weeks for an accident or sickness-related disability. And, **it is paid in addition to any other sources of income, other than workers' compensation.** There are no other offsets. In addition:

- Maternity is covered as any other illness subject to pre-existing condition limitation*.
- After 12 months on the plan, all pre-existing conditions are covered*.
- Covers 50% of yearly earnings up to \$1,000 per week.
- 14 consecutive day waiting period for accident and sickness-related disabilities.
- If you are out on an approved short-term disability six months or less, you may be able to reinstate your coverage only if you return to work on a full-time basis within the six months, request reinstatement from CAPE in writing and reinstate your deductions.

***Pre-existing condition:** Claims for any condition an insured sought treatment for, or was diagnosed with, in the 3 months prior to the policy effective date will be covered after 1 year, but not during the first year.

Enrollment is as easy as 1, 2, 3, 4!

- 1** Find your annual salary on the Semi-Monthly Short Term Disability Rates sheet (page 11), round down to the nearest \$1,000 and enter it under #5 on the inserted application
- 2** Find your weekly benefit next to your annual salary and enter it under #10 on the application (you can't elect a lower salary than your current salary).
- 3** Go across the top row – find your age band and next to your weekly benefit row you will find your semi-monthly deduction amount – enter it under #10 on the application.
- 4** Fill out #3-9 on the application inserted inside this package. Enter your employee information on the deduction card at the bottom of the application, sign and date at the bottom and send it in. The submission instructions are at the bottom of the application.