

COMMON MYTHS REGARDING SHORT-TERM DISABILITY

WHAT YOU “REALLY” NEED TO KNOW

AM I ELIGIBLE

- MYTH # 1
- I DIDN'T ENROLL, NOR DO I PAY FOR THIS BENEFIT, SO I DON'T HAVE IT.
- FACT
- DISABILITY COVERAGE IS INCLUDED IN THE BASIC LIFE POLICY, NO SPECIAL ENROLLMENT IS REQUIRED. THE STATE PAYS 100% OF THE COST OF THIS BENEFIT FOR YOU.

WHEN TO APPLY

- MYTH # 2
- YOU NEED TO BE OFF OF WORK FOR 30 CONSECUTIVE DAYS BEFORE YOU CAN APPLY.
- FACT
- YOU MAY INITIATE A CLAIM ONCE YOU STOP WORKING YOUR REGULAR SCHEDULE DUE TO THE DISABILITY.

WHEN TO APPLY CONT.

- MYTH # 3
- I HAVE TO USE ALL OF MY VACATION AND/OR SICK LEAVE.
- FACT
- YOU DO NOT HAVE TO WAIT FOR YOUR SICK LEAVE TO EXHAUST BEFORE FILING A CLAIM.

WAITING PERIODS

- MYTH # 4
- I HAVE TO USE ALL OF MY VACATION AND/OR SICK LEAVE.
- FACT
- WAITING PERIODS ARE THE LONGER OF:
- 30 CONTINUOUS DAYS OF TOTAL DISABILITY, OR;
- 30 CONTINUOUS DAYS OF RESIDUAL DISABILITY, OR;
- THE EXPIRATION OF ALL ACCRUED SICK LEAVE EARNED AT THE DATE OF DISABILITY.

SHOW ME THE MONEY

- MYTH # 5
- I WILL GET 100% OF MY SALARY.
- FACT
- SHORT-TERM DISABILITY PROVIDES BENEFITS UP TO 60% OF YOUR MONTHLY SALARY, LESS ANY OTHER INCOME.
- MAXIMUM BENEFIT: \$6,000

IT'S AUTOMATIC OR IS IT

- MYTH # 6

- EVEN THOUGH I AM NOT AT WORK, MY GROUP HEALTH INSURANCE WILL STAY IN PLACE.

- FACT

- AS LONG AS YOU ARE ON AN APPROVED SHORT-TERM DISABILITY LEAVE OR FMLA LEAVE, AND PREMIUMS ARE PAID, YOUR ELIGIBILITY FOR COVERAGE REMAINS INTACT.
- WORKMEN'S COMPENSATION DOES NOT GUARANTEE ELIGIBILITY
- PLEASE REFER ANYONE THAT MAY BE EXPERIENCEING ISSUES REGARDING ELIGIBILITY TO CONFIRM COVERAGE WITH BLUE CROSS OR OGI.