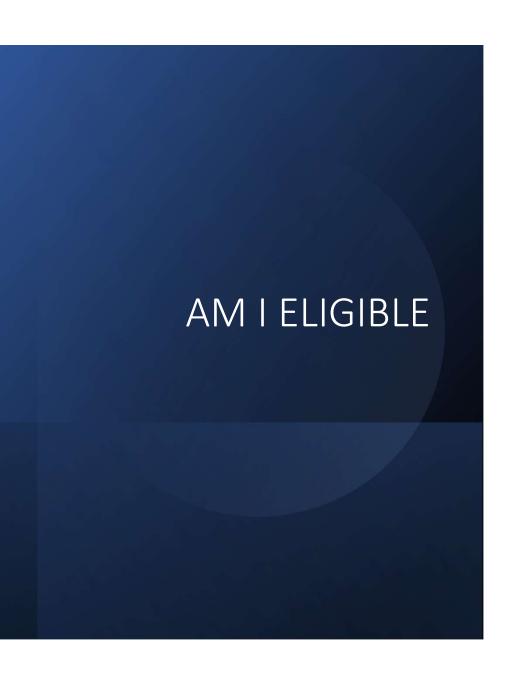
# COMMON MYTHS REGARDING SHORT-TERM DISABILITY

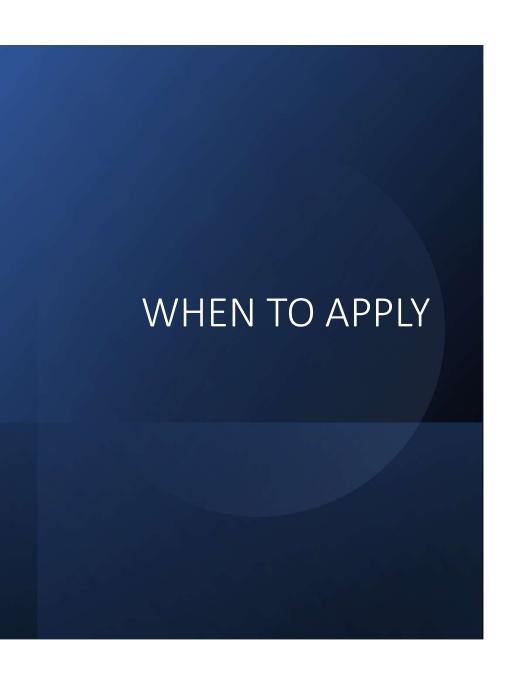
WHAT YOU "REALLY" NEED TO KNOW



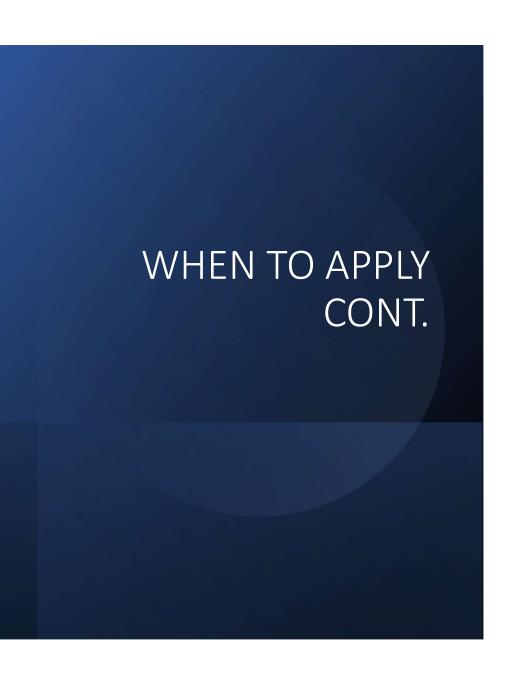
• I DIDN'T ENROLL, NOR DO I PAY FOR THIS BENEFIT, SO I DON'T HAVE IT.

# 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.



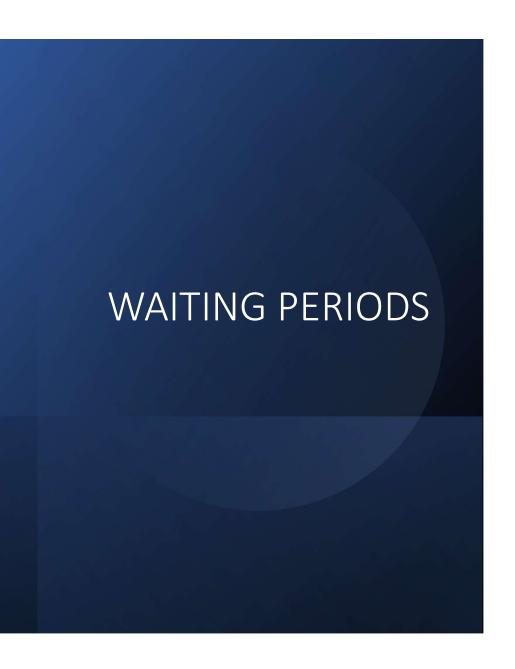
- YOU NEED TO BE OFF OF WORK FOR 30 CONSECUTIVE DAYS BEFORE YOU CAN APPLY.
  - FACT
- YOU MAY INITIATE A CLAIM ONCE YOU STOP WORKING YOUR REGULAR SCHEDULE DUE TO THE DISABILITY.



• 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.



 I HAVE TO USE ALL OF MY VACATION AND/OR SICK LEAVE.

# FACT

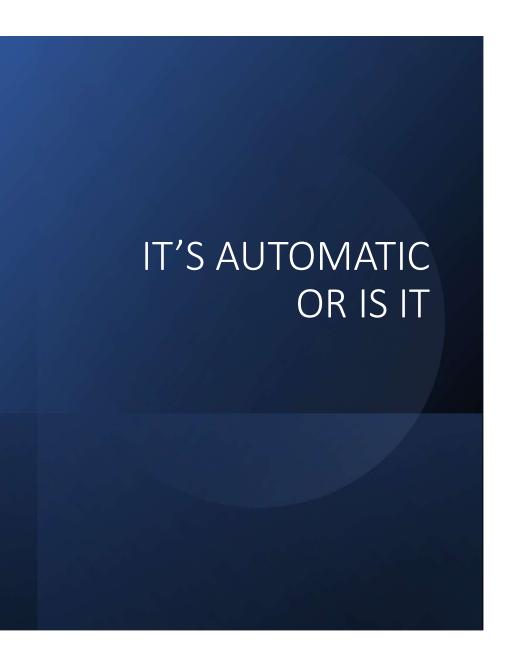
- WAITING PERIODS ARE THE LONGER OF:
- 30 CONTINUOUS DAYS OF TOTAL DISABILITY, OR;
- 30 CONTINUOUS DAYS OF RESIDUAL DISABILITY, OR;
- THE EXPIRATION OF ALL ACCRUED SICK LEAVE EARNED AT THE DATE OF DISABILITY.



• 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



### 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.