



Short Term Disability

Benepac® Insurer	The Co-operators
Benefit Highlights	
<i>24-Hour Coverage</i>	Provides 24-hour coverage.
<i>Tax Status</i>	If all employees pay 100% of the premium for their STD benefit, benefits received upon disability will be paid on a non-taxable basis. Otherwise, STD benefits are taxable.
<i>Benefit Rate</i>	Benefits payable for periods of disability of less than a full week will be paid at the rate of one-seventh (1/7) of the applicable weekly benefit for each day of Total Disability.
<i>Benefit Reductions</i>	Benefits will be reduced by any government plan benefits or auto plan benefits an employee may be eligible for.
<i>Premium Waiver</i>	If a totally disabled employee has been approved for Long Term Disability benefits, or waiver of premium under the Life Insurance benefit, the premium for his Short Term Disability benefit will also be waived. Premiums are waived from the 1st of the month following the date of such approval.
<i>Rehabilitation Benefit</i>	The Rehabilitation Program is provided to an employee at the sole discretion of Co-operators Life, and may include rehabilitation assessment, rehabilitative employment, rehabilitative treatment and/or rehabilitation services. Once the rehabilitation program is approved, Co-operators Life may issue, if eligible, Weekly benefits to a totally disabled employee who continues to participate and co-operate in an approved rehabilitation program. The rehabilitation program will not extend beyond the end of the employee's Weekly Indemnity benefit payment period unless an extension of the duration is recommended and approved in writing by Co-operators Life.
<i>Recurrent Disability</i>	If, following a period of loss of earnings for which benefits had been paid, the employee returns to work for a period of less than four consecutive weeks and then becomes totally disabled again due to the same or related injury or sickness, the total disability shall be treated as a continuation of the previous period of total disability.