

Short-term disability



Presented to: UNITED TRIBES TECHNICAL COLLEGE

Effective date: January 1, 2026

Voluntary short-term disability for all members	
"Or" definition of disability	An employee will be considered disabled if, because of sickness, injury or pregnancy, one of the following applies: <ul style="list-style-type: none"> • Unable to perform a majority of the substantial and material duties of his/her own job; OR • Unable to earn 80% of his/her predisability income while working in his/her own job in a modified capacity or any job.
Elimination period	Benefits begin on: <ul style="list-style-type: none"> • The 15th day for disability due to injury • The 15th day for disability due to sickness
Weekly benefit	Benefit percentage: 60% of predisability earnings Maximum: \$1,500
Minimum weekly benefit	\$15
Maximum benefit duration	24 weeks
Definition of earnings	Base wage Compensation for business owners covers the net profits plus salary, averaged over the prior two calendar years.
Salary continuation	Offset
Preexisting conditions	3 months prior / 12 months insured
Employer contributions	Contributory - employer pays 0%
Employee participation	20% or 5 lives, whichever is greater
Open enrollment period	Any employee that didn't enroll within 31 days of being eligible can only enroll during the open enrollment period.
Maternity	Treated the same as any other disability
Work incentive benefit	Applies during the benefit payment period
Coverage for work related disabilities	No
Mandatory rehabilitation	Yes
Replacement of a prior program	If this policy is replacing coverage under a prior program, replacement of prior plan provisions may apply. If employees are not actively at work on the day coverage would become effective, or become disabled due to a preexisting condition, they may still qualify for benefits if they had STD coverage under a prior program, they are not receiving any benefits under the prior program but would have been entitled to these benefits if the prior program remained in force and no provision other than the actively at work provision would otherwise prohibit benefits from being paid under our policy. Any benefit payable is the lesser of the benefits under our policy or the benefits that would have been paid under the prior program, had it remained in force.