



EASTERN MICHIGAN UNIVERSITY
SHORT TERM DISABILITY (STD)
SUMMARY OF BENEFITS

Eligibility	All Full-Time Active Employees Working a Minimum of 20 Hours Per Week.
Eligibility Waiting Period	<p>The eligibility waiting period is the continuous period of time an Employee must work for Eastern Michigan University before they are eligible for Disability coverage.</p> <ul style="list-style-type: none">▪ Professional Technical Employees Who Are Members of UAW Local #1976 - The eligibility waiting period is satisfied the 1st of the calendar month coinciding with or next following 90 days of continuous employment.▪ Police Officers Who Are Members of POAM and Police Sergeants Who Are Members of the Police Officers Labor Council – The eligibility waiting period is satisfied the 1st of the month coinciding with or next following 3 months of continuous employment.▪ Food Service and Maintenance Employees Who Are Members of AFSCME Local #3866 – The eligibility waiting period is satisfied the 1st of the calendar month coinciding with or next following 90 days of continuous employment.▪ Clerical Secretarial Employees Who Are Members of UAW #1975 - The eligibility waiting period is satisfied the 1st of the calendar month coinciding with or next following 120 days of continuous employment.
Earnings Definition	Standard pre-disability earnings exclude bonuses, overtime pay, extra compensation and commissions.
Elimination Period (<i>Benefits Begin</i>)	<p>To be eligible for benefits, you must be continuously and totally disabled due to a qualifying injury or illness. Benefits begin as follows:</p> <p>Professional Technical Employees Who Are Members of UAW Local #1976 - 1st calendar day of a qualifying injury and 8th calendar day of a qualifying illness.</p> <p>Police Officers Who Are Members of POAM and Police Sergeants Who Are Members of the Police Officers Labor Council – 8th calendar day of a qualifying injury and 8th calendar day of a qualifying illness.</p> <p>Food Service and Maintenance Employees Who Are Members of AFSCME Local #3866 and Clerical Secretarial Employees Who Are Members of UAW #1975 - 15th calendar day of a qualifying injury and 15th calendar day of a qualifying illness.</p>
Weekly Benefit	<p>Professional Technical Employees Who Are Members of UAW Local #1976, Police Officers Who Are Members of POAM and Police Sergeants Who Are Members of the Police Officers Labor Council</p> <p>This plan provides you with income protection to replace up to 60% of your pre-disability weekly earnings up to a maximum benefit as follows:</p> <p>Professional Technical Employees Who Are Members of UAW Local #1976 - \$2,500.</p> <p>Police Officers Who Are Members of POAM - \$400</p> <p>Police Sergeants Who Are Members of the Police Officers Labor Council - \$2,500</p>

This Benefits Summary [and the accompanying Brochure and Enrollment Form] explain[s] the general purpose of the insurance described, but in no way change or affect the policy as it is actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.



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Food Service and Maintenance Employees Who Are Members of AFSCME Local #3866 and Clerical Secretarial Employees Who Are Members of UAW #1975

This plan provides you with income protection to replace up to 67% of your pre-disability weekly earnings up to a maximum benefit of \$300

Short Term Disability benefits are combined with other income benefits, as specified, in your Certificate of Insurance Booklet

Benefit Period	Benefits are payable for up to 13 weeks, while you remain benefit eligible.
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Definition of Disability	You are considered to be disabled if you are not able to perform the material duties of your own occupation solely because of a non-occupational disease or injury. You must also have a 20% earnings loss.
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If your own occupation requires a professional or occupational license or certification of any kind, you will not be considered disabled solely because of loss of license or certification.

Separate Periods of Disability	Once a period of disability has ended, any new period of disability will be treated separately. However, two or more separate periods of disability due to the same or related causes will be considered one period of disability and only one elimination period will apply if the periods of disability are separated by less than 30 days of work.
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Features	Rehabilitation Our ultimate goal is to help you return to gainful employment. Our consultants review each claim and determine if rehabilitation services would be appropriate and effective. After reviewing your claim, if we feel you would benefit from our services, we will contact you.
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