



**▶ HELP PROTECT YOUR LOVED
ONES— AND YOUR INCOME**

**St. John Fisher College
All Eligible Full-Time Employees Excluding Faculty and Executives**

Short Term Disability Insurance



Coverages are issued by The Prudential Insurance Company of America



Prudential

SUMMARY OF BENEFITS

St. John Fisher College

All Eligible Full-Time Employees Excluding Faculty and Executives

Short Term Disability

Issued by **The Prudential Insurance Company of America**

SHORT TERM DISABILITY

100% Employer Paid

- ▶ Your weekly Short Term Disability benefit will be 60% of your weekly pre-disability earnings, up to the maximum of \$1,500, less deductible sources of income. The minimum weekly benefit is \$25.
- ▶ Deductible sources of income may include benefits from statutory plans, unemployment income and salary continuation.
- ▶ If you meet the definition of disability, your benefits will begin on the 8th day following a non-occupational injury or the 8th day following a non-occupational sickness. The benefit duration is 25 weeks. You are considered disabled when, because of injury or sickness, you are under the regular care of the doctor, are unable to perform the material and substantial duties of your regular occupation and your disability results in a loss of weekly income of at least 20%.
- ▶ You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.

Implementation of the insurance plan(s) will depend on having a specific percentage of all eligible employees enrolling in the plan(s). If this percentage of enrollment level is not met, these coverage(s) may not be effective.

Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

North Carolina residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

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