

**MHMRA of Harris County
Short Term Disability Plan
Schedule of Benefits Summary**

Coverage Type	The Short Term Disability plan is an <u>optional</u> coverage that provides income protection should you become disabled due to sickness or non-occupational injury.
Eligibility	All active, full-time Employees of MHMRA of Harris County regularly working a minimum of 30 hours per week.
Weekly Benefit Percentage	60%
Weekly Maximum Benefit	\$2,000 per week
Minimum Benefit	\$25 per week
Benefit Waiting Period	7 Days for Accident 14 Days for Sickness
Trial Work Days During the Benefit Waiting Period	No limit on trial work days during benefit waiting period provided earnings received do not exceed the earnings test over the entire period
Definition of Disability	Own Job
Earnings Test	The earnings test qualifies an employee for benefits if an injury, sickness or pregnancy prevents him or her from earning more than 80% of pre-disability pay.
Definition of Covered Earnings	Standard Wage includes the employee's wage or salary as reported by the employer but excludes overtime, bonuses or commissions.
Eligibility Waiting Period	For Employees hired on or before the Policy Effective Date: First of the month following 30 days of active service For Employees hired after the Policy Effective Date: First of the month following 30 days of active service
Maximum Benefit Duration	12 Weeks Accident and 11 Weeks Sickness
Employer Contribution	0%
Taxation of Benefits	Non-Taxable Benefit
Initial Enrollment Events	Initial Open Enrollment: Full coverage is available to all eligible employees without Evidence of Insurability
Ongoing Enrollment Events	Any new requested coverage amounts for all eligible employees are subject to Evidence of Insurability
Return to Work Incentive Benefit	Yes