

## Short-term disability (STD)

STD coverage may pay a portion of your salary for qualified illnesses or injuries for up to 180 days. It's also the only way to receive parental leave benefits.

Benefit	Cost*	Weekly Maximum
60% coverage	\$0.911	\$3,000
70% coverage	\$1.045	\$4,000

\* Per \$100 of monthly covered payroll. Full-rate calculations are available in the PeoplePlace enrollment system.

**Note:**

- ▶ Premiums for STD are deducted pre-tax.
- ▶ Preexisting condition limitations may apply.
- ▶ **Actively at work provision:** If you request to elect or increase your coverage and are not actively at work at the start of the plan year, your coverage charts will not take effect until the date you return to work.

## Long-term disability (LTD)

LTD picks up where STD leaves off and may pay a benefit for qualified illness or injuries, starting on the 181st day.

Benefit	Cost	Monthly Maximum*
50% coverage*	No cost	\$15,000
60% coverage*	Varies**	\$15,000

\* Other coverage levels and maximums may be available for certain roles and are visible in the PeoplePlace enrollment system.

\*\* Cost is available in the PeoplePlace enrollment system.

**Note:**

- ▶ Premiums for LTD are deducted post-tax.
- ▶ Preexisting condition limitations may apply.
- ▶ **Actively at work provision:** If you request to elect or increase your coverage and are not actively at work at the start of the plan year, your coverage charts will not take effect until the date you return to work.