

City of Waco

Short Term Disability
Effective: October 1, 2007

Short Term Disability Insurance

100% Employee Paid

- If you are currently enrolled in the Short Term Disability coverage, your coverage will be continued. If you are not currently enrolled for Short Term Disability coverage and wish to enroll now, evidence of insurability satisfactory to The Prudential Insurance Company of America is required.
- Your benefits will begin on the 15th. day following a non-occupational accidental injury or the 15th. day following a non-occupational sickness.
- Your weekly STD benefits will be 70% of your weekly earnings, up to a maximum of \$350, less deductible sources of income. The minimum weekly benefit is \$25.
- Benefits from statutory plans are deductible sources of income.
- The maximum period of payments is 26.
- 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%.
- STD exclusions - You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, occupational sickness or 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. **STD benefits will not be paid for a disability that begins during the first 12 months of coverage and is due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, care or services including diagnostic measures, took prescribed drugs or medicines, or for which you followed treatment recommendations during the three months prior to your effective date of coverage.**

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

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan.

Group Disability coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542 and Disability Support: 1-800-290-5903. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.