

King County Uniform Command Association
Policy # F005689-0001 for Captains
Fort Dearborn Life Insurance Company

SHORT TERM DISABILITY BENEFITS

Short Term Disability Insurance (STD) provides you with income protection if you become disabled from a covered non-occupational sickness, accidental bodily injury, or pregnancy. STD benefits become payable after you have been continuously disabled for the Benefit Waiting Period. If you become disabled, the plan will provide a weekly STD benefit as follows:

Benefit Percentage:	60% of your basic weekly wage
Maximum Weekly Benefit:	\$600.00
Benefit Payable:	8th calendar day of absence due to sickness or accident
Maximum Benefit Period:	12 weeks

ADDITIONAL INFORMATION

Short Term Disability benefits are only for non-occupational injury or illness. If your disability is work related, you will need to file with the Claims Officer assigned to DAJD from Safety & Claims, who can be reached at (206) 477-3361.

SICK PAY AND SHORT TERM DISABILITY

- You will receive STD Benefits after payment of sick leave ceases.
- Please note that your Sick Pay is subject to Federal Income Tax, and your Short Term Disability benefits are not subject to Federal Income Tax.
- Sick Pay may be received during the Benefit Waiting Period, which is 7 calendar days.
- Since you plan to be off work due to a medical condition, DAJD Human Resources requests you contact them to discuss the Family Medical Leave Act (FMLA) and King County Medical Leave (KCFML) regarding job protected leave and medical benefits. DAJD Human Resources can be reached at (206) 477-2400.
- **IMPORTANT:** Claims are audited regularly, and if benefits are paid while also receiving sick pay, you will be required to reimburse Fort Dearborn Life.

CLAIM FILING

- You are responsible for completing the Employee Statement, and having your Physician complete the Attending Physician section (you may make copies if you have more than one treating Physician). The King County DAJD Payroll Clerks are responsible for completing the Employer section.
- It is **very important** to sign and date the Authorization to Obtain Information. We often need more information than what is provided in order to determine benefit eligibility. Also, this form is only valid for 30 days in Washington, so Fort Dearborn Life may need to request it from you more than once.
- Provide as much supporting medical information (chart notes, etc.) at the time of original claim filing to help speed the claim process.
- Please read the instructions on the front page of the Disability Claim Packet thoroughly before submitting your claim.

CONTACT INFORMATION

- Short Term Disability Claims Department phone number is (800) 778-2281. Please have your policy number and social security number handy when calling.
- Mailing Address: Ft Dearborn Life Insurance Company, PO Box 655403, Dallas, TX 75265-5403. Please have your policy number and social security number handy when calling.

The above outline is intended to highlight the key points of your STD plan. Your Group Insurance Certificate provides the detailed and controlling descriptions of your insurance coverage.