

SHORT TERM DISABILITY — FREQUENTLY ASKED QUESTIONS

Q. Who is eligible for the new King County-sponsored Short Term Disability plan?

If you are benefits-eligible and in the Regular employee benefit group, you are eligible to purchase this voluntary employee-paid coverage. This plan is not offered to the Deputy Sheriff or Transit ATU 587 employee benefit groups.

Q. When can employees elect the short-term disability benefit?

If you are in the Regular employee benefit group, you have the opportunity to elect short-term disability insurance during Open Enrollment, Nov. 1–15, 2018. Coverage becomes effective on Jan. 1, 2019. After this initial enrollment, there will be limited opportunities to elect short-term disability coverage. Newly-benefits-eligible employees will have an opportunity to elect short-term disability benefits during their initial enrollment period.

Q. What changes are occurring to long-term disability plan for those in the Regular employee benefit group?

Beginning Jan. 1, 2019, for the Regular employee benefit group, supplemental long-term disability is being replaced by an enhanced version of the county-paid basic long-term disability plan. Basic long-term disability, which is paid by King County, will have a reduced waiting period of 90 days instead of 180 days, and the overall maximum weekly benefit increases.

Q. What other information should I know when deciding to purchase this new voluntary short-term disability coverage?

Deciding to purchase any coverage depends upon your specific situation and circumstances. Here are some things to consider:

- The short-term disability plan may be suited for employees with low sick leave balances who are planning on time away from work relating to pregnancy (female) or a medical condition.
- Short-term disability payments, at times, do not work in conjunction with paid sick leave or vacation—meaning employees with larger leave accruals may not be able to fully utilize this coverage.
- The cost of this voluntary, employee-paid coverage can be determined in the PeopleSoft Open Enrollment system or online at [Life and Disability Rate Calculator](#).

Q. How is disability defined?

An employee with a disability is generally defined as an employee who is unable to perform the material duties of their own occupation and who has a loss of at least 20% of their pre-disability earnings as a result of physical disease, injury, pregnancy, or mental disorder. The Standard insurance company determines eligibility based on the group policy.

Q. How will the new Short-Term Disability benefit appear on my pay advice in 2019?

The new voluntary short-term disability benefit will display under the Employee Contribution section.

Q. How do I determine the cost of the new voluntary Short-Term Disability coverage?

The voluntary short-term disability coverage uses the following calculation:

Weekly Salary x .60 x .479 ÷ 10 = monthly payroll deduction (see [Life and Disability Rate Calculator](#)).

Q. What are the timeframes associated with short-term disability benefits?

Short-Term Disability has a benefit period of up to 90 calendar days, starting on the date of disability. There is a 14-day waiting period, making the actual maximum benefit period 76 days.

The table below shows how the short-term disability plan works together with long-term disability coverage. Employees may be eligible for additional long-term disability benefits.

How does it work?

If you become disabled, your STD benefits will begin after a 14-day benefit waiting period. Should you remain disabled for more than 90 days, your claim will automatically transition to LTD. These benefits end when you reach age 65.

