



For a Healthy Life!

Disability Coverage



If you become disabled and can't work, no benefit becomes more important to your financial security than disability income protection. Coverage is provided through Principal.

Short Term Disability

After you complete one year of continuous active full-time service, you are automatically provided with Short Term Disability coverage at **NO COST** to you. SMC pays 100% of the cost. This program is designed to assist employees who are unable to work due to a non-occupational illness or injury that renders them disabled.

- Your **weekly** benefit amount is based on years of continuous service with SMC as follows:

Years of Continuous Service	Benefit Amount
Less than one year	No benefit
One or more years	100% of your basic weekly earnings

- You must be disabled for 40 working hours, or 5 scheduled shifts, whichever is less, before benefits begin. You are required to use your accrued sick days before benefits begin.
- You must be under the care of a doctor and deemed unable to perform at least one of the substantial duties of your Own Occupation as defined in the Plan Document.
- Benefits will be paid until you are no longer disabled, or up to a maximum of 26 weeks. At that point, your Long Term Disability benefits will begin, should your disability continue.
- If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work full-time.
- If you become disabled and participate in the vocational rehabilitation program, which offers services that help you return to work and ability, you will be eligible for a weekly benefit increase of 5%.

Long Term Disability

After you complete one year of continuous active full-time service, you are automatically provided with Long Term Disability coverage at **NO COST** to you. SMC pays 100% of the cost. This program is designed to assist employees who are unable to work due to an illness or injury that renders them disabled.

- Your **monthly** benefit amount is 60% of your basic monthly earnings, up to a maximum of \$7,000, subject to reduction by deductible sources of income as defined in the Plan Document.
- You must be disabled for 180 days before benefits begin. Benefits become payable on the 181st day of disability.
- For the first 2 years of disability, you must be under the care of a doctor and deemed unable to perform the majority of the substantial duties of your Own Occupation as defined in the Plan Document. After 2 years, you must be under the care of a doctor and deemed unable to perform all of the substantial duties of Any Occupation as defined in the Plan Document.
- Benefits will be paid until you are no longer disabled, or up to your Social Security Normal Retirement Age. If you become disabled at age 62 (and older), the benefit period will be based on a reduced duration schedule.
- If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work full-time.
- Pre-existing conditions will not be covered until you are enrolled in the plan for 12 months.
- If you pass away while receiving long-term disability benefits, your benefits will be provided to your beneficiaries for a period of time after your death.
- For disabilities related to drug & alcohol abuse and mental health, benefits are available for up to 24 months.