



**TUCSON UNIFIED SCHOOL DISTRICT
VOLUNTARY SHORT TERM DISABILITY (STD)
SUMMARY OF BENEFITS
NEWLY ELIGIBLE EMPLOYEES**



Eligibility	Active employees of Tucson Unified School District (TUSD) who are in classified positions and work a minimum of 20 hours per week or who work in certified positions and have a minimum of a 1/5 th contract.
Eligibility Waiting Period	<p>The Eligibility Waiting Period is the continuous period of time an employee must work for the Tucson Unified School District before becoming eligible to enroll for disability coverage.</p> <p>The Eligibility Waiting Period is satisfied on the first of the month following 31 days of employment.</p>
Date Your Short Term Disability Coverage Starts	<ul style="list-style-type: none">▪ <i>If you are a newly eligible employee</i> and you enroll within the 31-day period following your date of eligibility, your Voluntary Short Term Disability insurance coverage will start on the first day of the month coinciding with or following the later of the date you satisfy your Eligibility Waiting Period or the date you complete your enrollment.▪ <i>If you are a late enrollee</i> (i.e. you enroll after the 31-day period following your date of eligibility), you must provide evidence of good health and be approved by Aetna Life Insurance Company (Aetna) before your Voluntary Short Term Disability coverage becomes effective. <p><i>Please note:</i> You must be actively at work on the coverage effective date for your coverage to become effective. If you are not actively at work on the coverage effective date, your coverage will become effective after you return to work for one full day.</p>
Actively-at-Work Definition	If you are ill or injured and away from work on the date your Employee Coverage (or any increase in such coverage) would become effective, the effective date of coverage (or increase) will be held up until the date you go back to work for one full day.
Elimination Period (Benefits Begin)	<p>To be eligible for benefits, you must be continuously and totally disabled due to a qualifying injury or illness. Benefits begin:</p> <ul style="list-style-type: none">▪ Plan 0/3 - on the 1st calendar day of a qualifying injury and 4th calendar day of a qualifying illness▪ Plan 7/14 - on the 8th calendar day of a qualifying injury and 15th calendar day of a qualifying illness▪ Plan 14/21 - on the 15th calendar day of a qualifying injury and 22nd calendar day of a qualifying illness
Weekly Benefit	<p>The Voluntary Short Term Disability benefit provides you with income protection to replace up to 66 2/3% of your pre-disability weekly earnings up to a maximum weekly benefit of \$2,500. Minimum weekly benefit is \$25.</p> <p><i>*Short Term Disability benefits are combined with other income benefits, as specified in your Certificate of Insurance Booklet.</i></p>
Benefit Period	Benefits are payable for up to 26 weeks while you remain benefits eligible.
Earnings Definition	Basic earnings immediately preceding the date of disability excluding overtime, extra compensation and bonuses.
Definition of Disability	You are considered to be disabled if you are not able to perform the material duties of your own occupation solely because of disease or injury. You will not be deemed to be performing the material duties of your own occupation if you are performing some of the material duties of your own occupation and your income is 80% or less of your pre-disability earnings because of sickness or injury.

This Summary of Benefits explains the general purpose of the insurance described, but in no way changes or affects the policy as it is actually issued. In the event of any discrepancy between any of these documents and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet available to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.



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Definition of Disability (continued)	If your own occupation requires a professional or occupational license or certification of any kind, you will not be considered disabled solely because of loss of license or certification.
Pre-Existing Condition Limitation	None
Features	<p>Rehabilitation</p> <p>Our ultimate goal is to help you return to gainful employment. Our consultants review each disability claim and determine if Aetna rehabilitation services would be appropriate and effective. After reviewing your claim, if we feel you would benefit from our services, we will contact you.</p>

Short Term Disability	Plan	Monthly Rate
	Plan 0/3	\$0.818 per \$10 of covered weekly benefit
	Plan 7/14	\$0.457 per \$10 of covered weekly benefit
	Plan 14/21	\$0.298 per \$10 of covered weekly benefit

Example: An employee with annual earnings of \$60,000 selects Plan 7/14
Weekly Benefit: $\frac{\$60,000}{52} = \$1,153.85 \times 66 \frac{2}{3}\% = \769.16^*
Monthly Cost: $\frac{\$769.16}{10 \text{ units}} = 76.92 \times \$0.457 \text{ (rate)} = \$35.15$

** If the weekly benefit amount for your calculation is greater than the plan maximum of \$2,500, please use the amount of \$2,500.*

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