
Short Term Disability (STD) Directors & Physicians

Short Term Disability Insurance protects a portion of your income if you are sick or injured for a short time. It can pay you a **weekly benefit** if you can't work due to a covered injury or illness. It can pay a benefit as long as you are considered disabled according to your policy.

Plan Design

- **Weekly Benefit:** 60% of your weekly earnings to a maximum benefit of \$750 per week
- **Definition of disability:** You are disabled when Unum determines that, due to sickness or injury you are limited from performing the material and substantial duties of your regular occupation; and you have a 20% or more loss in weekly earnings due to the same sickness or injury.
- **Benefit Duration:** 26 weeks
- **Elimination period:** 0 days for injury, 7 days for sickness
- **Employer Funded:** Coverage is paid for by your employer