

Disability Benefits

Short-Term Disability

Relias is dedicated to taking care of our employees when they are most in need. We understand that taking care of your family is a priority, and your loss of income could be disastrous for you and your family's health and well-being. To ensure your peace of mind, we provide all employees with a generous, Company-paid Short-Term Disability (STD) benefit to provide you with continued income if an injury or illness prevents you from working. In order to qualify for these benefits, acceptable medical proof of your disability will be required by Cigna, our disability administrator.

The Relias STD plan may pay benefits for up to 12 weeks based on your years of service.

Starting in 2019, during a qualified approved disability period up to 12 weeks, employees with a year or more of service will now receive 100% of their Basic Weekly Earnings as shown on the chart below.

Short-Term Disability (STD)	
Benefits Begin	During the "benefit waiting period," you may use any available paid-time off for continued income. STD has a seven calendar day "benefit waiting period" before benefits begin. However, if you are hospitalized within these first seven days, then benefits begin on the first day of hospitalization.
Weekly Benefit	<ul style="list-style-type: none"> 1 or More Years of Service: 100% of Basic Weekly Earnings Less than 1 Year of Service: 60% of your Basic Weekly Earnings*
Maximum Benefit	<ul style="list-style-type: none"> 1 or More Years of Service: \$2,500 per week Less than 1 Year of Service: \$1,500 per week
Benefit Duration	12 weeks

For any absences greater than four calendar days, please notify the Human Resources Department immediately to discuss benefits.

* Or the benefit required under the applicable state disability plan, if greater.

** For disabilities that begin at or after age 62, benefits may continue beyond age 65. For disabilities related to a mental health disorder or substance abuse, LTD benefits are limited to 24 months (unless confined to a hospital).

Pre-Existing Condition Exclusion

If you received medical treatment, care, or services for an injury or sickness during the 90-day period prior to the effective date of your LTD coverage, you will not be covered for that injury or sickness until the earlier of (1) a period of 90 consecutive days of coverage during which you received no treatment for that condition, or (2) the date on which you have been covered under the LTD plan for one year

Long-Term Disability

Long-Term Disability (LTD) Insurance may pay benefits beyond 12 weeks, and will provide you with a Company-paid benefit of 60% of your monthly salary.

Long-Term Disability (LTD)	
Benefits Begin	After a 90-day elimination (waiting) period of continuous disability from the date your disabling condition occurs.
Monthly Benefit	60% of your covered monthly earnings*
Maximum Benefit	\$6,000 per month
Benefit Duration	In the event you are unable to perform your job, this benefit could continue up to age 65, or your normal Social Security Retirement Age.**

