

Disability Income Plans

Disability Income coverage provides you with a 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.

Disability Income Plans—An Overview

Short Term Disability (STD)	
Relias provides a Short Term Disability (STD) benefit to all eligible employees at no additional cost to you. In the event you have an extended disability and are unable to work due to an accident or illness, you may qualify for the following benefit.	
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	60% of your Basic Weekly Earnings*
Maximum Benefit	\$1,500 per week
Benefit Duration	12 weeks

Long Term Disability (LTD)	
Relias provides a Long Term Disability (LTD) benefit to all eligible employees at no additional cost to you. In the event you are unable to work due to an accident or illness, you may qualify for the following benefit.	
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.**

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

** For disabilities that begin at or after age 60, 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.

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