

## Short-term Disability

Life sometimes doesn't go as planned – so it's important to be prepared! You never know when you may need to take time away from work to recover from an illness or injury, so Mission offers a Short-Term Disability (STD) benefit, just in case.

If you are absent from work due to illness or injury for more than 14 calendar days, you may be eligible for STD coverage.

There is a 14-day waiting period before you will start to receive this benefit. The maximum benefit period is 24 weeks, excluding the 14-day waiting period.

Mission covers the cost of replacing 40 percent of your pay during the benefit period.

You have the option to purchase additional coverage of 50 percent pay replacement. And, you may use PTO to increase your STD coverage to 100 percent pay replacement for the first two months of disability (including the 14-day waiting period).

Evidence of Insurability (EOI), or proof of good health, is required if you request to increase your coverage after your initial enrollment.

For 2019, Aflac (Continental American Insurance Company) will administer our disability plans. [Go to Aflac.](#)

### *Eligibility*

If you are budgeted to work 20+ hours per week or 40+ hours per pay period and are not considered a PRN, contract or leased employee, **you are eligible for coverage.**

Premiums are paid with after-tax contributions (after applicable income taxes have been deducted), which means if you are paid a STD benefit, the money you receive will be tax-free.

Here's what you'll pay in payroll contributions, depending on the STD coverage level you choose:

Coverage Level	Bi-weekly Premium Cost	Weekly Maximum Benefit
40% pay replacement	Mission covers this cost	No salary cap
50% pay replacement	(Bi-weekly covered base pay ÷ 100 x \$.037)	No salary cap

## Long-term Disability

If you are absent from work due to illness or injury beyond the time covered by STD (180 days), you may be eligible for Long-Term Disability (LTD) coverage.

Coverage is subject to the 3/12 pre-existing clause. (Benefits will not be paid for any disability which begins in the first 12 months of coverage which is due to a pre-existing condition unless there has not been treatment for that condition three months after your plan's effective date.)

Evidence of Insurability (EOI), or proof of good health, is required if you request to increase your coverage after your initial enrollment.

For 2019, Aflac (Continental American Insurance Company) will administer our disability plans. [Go to Aflac.](#)

### *Eligibility*

If you are budgeted to work 20+ hours per week or 40+ hours per pay period and are not considered a PRN, contract or leased employee, **you are eligible for coverage.**

Premiums are paid with after-tax contributions (after applicable income taxes have been deducted), which means if you are paid a LTD benefit, the money you receive will be tax-free.

Here's what you'll pay in payroll contributions, depending on the LTD coverage level you choose:

Coverage Level	Bi-weekly Premium Cost	Monthly Maximum Benefit
40% pay replacement	Mission covers this cost	\$6,500
50% pay replacement	$(\text{Bi-weekly covered base pay} \div 100) \times \$0.55$	\$10,000

*The monthly benefit caps for physicians are \$15,000 for 40% coverage and \$20,000 for 50% coverage.*