

Plan Highlights

Group Short Term Disability Insurance



State of Michigan-Department of State Police

COVERAGE

Disability income protection insurance provides a benefit for short term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

All Active Full-Time Employees and Members of the State of Michigan-Department of State Police and Employees who transfer, on a mandatory basis, from the Michigan State Police to Michigan Department of Information Technology Management & Budget or Michigan Civil Service who is scheduled to work 30 hours or more per week.

Any subsequent transfer of employees from the Michigan Department of Information Technology or Michigan Civil Service to another Michigan State Government Department will result in termination of insurance coverage under this policy.

BENEFIT AMOUNT

The benefit amount is equal to \$200 per week.

DAY BENEFITS BEGIN

Injury (accident): Benefits begin on the 1st consecutive day of disability.

Sickness (illness): Benefits begin on the 8th consecutive day of disability.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability will be paid up to a maximum of 104 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

FEATURES

- ▶ Non-occupational coverage
- ▶ Partial Disability

LIMITATIONS

- ▶ Pre-Existing Condition Limitation: 3/12
- ▶ Offsets: Your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans.