



Mutual of Omaha

# SHORT-TERM DISABILITY INSURANCE

Pauls Valley General Hospital

The following Short-Term Disability plan is fully-insured effective **10/01/16**. For additional information about Mutual of Omaha's products and services, visit [mutualofomaha.com](http://mutualofomaha.com).

## ELIGIBILITY

**CLASS DEFINITIONS(S)**                      **Class 1:** All Eligible Employees

**ELIGIBILITY REQUIREMENT**                      This benefit provides coverage for all actively at work employees on the policy effective date working the minimum number of hours shown below in the United States, unless otherwise approved by Mutual of Omaha. Certain requirements apply.

**MINIMUM WORK HOURS**                      **Class 1:** 30 or more hours each week

## BENEFIT SUMMARY

Class 1	Class 1
BENEFIT PERCENTAGE	60%
MAXIMUM BENEFIT	\$1,000
ACCIDENT ELIMINATION PERIOD	0 DAYS
SICKNESS ELIMINATION PERIOD	7 DAYS
ZERO DAY RESIDUAL	Included
OWN JOB DEFINITION	Loss of duties and earnings
BENEFIT DURATION	13 weeks
INTEGRATION	Yes
SS INTEGRATION METHOD	N/A
SALARY CONT.	Full
STATE DISABILITY PLAN	Yes
MINIMUM BENEFIT	\$25

## PARTIAL DISABILITY

Class 1	Class 1
EARNINGS TEST %	99% (Mutually Progressive Partial)
PARTIAL DISABILITY FORMULA	Mutually Progressive Partial

## **ADDITIONAL BENEFITS**

<b>DEFINITION OF WEEKLY EARNINGS</b>	Earnings Just Prior to Disability, Annual Salary
<b>VOC REHAB INCENTIVE</b>	5%
<b>FICA PAYMENT</b>	The employer will deposit their portion of any applicable FICA tax with the IRS
<b>W-2 PREPARATION</b>	Mutual of Omaha will prepare IRS Form W-2 for each employee who receives benefits under the policy.