

Short & Long Term Disability

Added protection

Should you experience a non-work related illness or injury that prevents you from working, disability coverage acts as income replacement to protect important assets and help you continue with some level of earnings. Benefits eligibility may be based on disability for your occupation or any occupation.

Your Plans

Coverage Details

Short Term Disability (STD)

- Administered by Guardian, STD coverage provides a benefit equal to 66.66% of your earnings, up to \$3,500 per week for a period up to 22 weeks
- The plan begins paying these benefits after you have been absent from work for 30 consecutive days

Long Term Disability Coverage (LTD)

- If your disability extends beyond 22 weeks, the LTD coverage through Guardian can replace 66.66% of your earnings
- Classified and Certificated employees with less than 5 years of credit with CALSTRS will receive 66.66% to a maximum of \$5,000 per month till social security normal retirement age, as defined in the plan documents
- Certificated employees with 5 years or more of credit with CALSTRS will receive 66.66% to a maximum of \$5,000 per month for 2 years or to age 70 whichever occurs first
- Administrators will receive 66.66% to a maximum of \$15,000 per month till social security normal retirement age, as defined in the plan documents
- For benefit information for classified employees over the age of 63, or certificated employees over the age of 66, contact Human Resources

Please note: SMCCCD does not contribute to California State Disability. For more information please contact human resources.



Disability Facts and Figures

- **One in every 8 people will become disabled for five years or more in their lifetime**
- **30% of people use disability coverage**
- **Nearly half (46%) of all foreclosures are caused by financial hardship due to a disability**

Source: www.affordableinsuranceprotection.com/disability_facts

Tax considerations

Because disability coverage is an employer-paid benefit and is available for employees at no cost, any disability payments made to you will be taxable.

Please note: Consult your tax advisor for additional taxation information or advice.