

## DISABILITY



### Short-Term Disability

Short-Term Disability coverage provides a weekly benefit to replace a portion of your income while you are unable to work due to an accident or illness. Benefits are paid up to a maximum of 180 calendar days.

Benefit-eligible employees may elect coverage that provides up to 2/3's of your salary when you are disabled from working due to a certified disability. Short-Term Disability is guaranteed issuance if elected as a new hire.

Participants must contribute to the plan and have six payroll deductions in order to be eligible for benefits.

Short-Term Disability Monthly Payroll Deductions		
Basic	Plan A	Plan B
\$8.00	\$14.00	\$20.00

Short-Term Disability Benefits			
	Basic	Plan A	Plan B
Benefit Amount	Up to 2/3 salary	Up to 2/3 salary	Up to 2/3 salary
Maximum Weekly Benefit	\$225	\$300	\$500
Maximum Benefit Period	180 calendar days	180 calendar days	180 calendar days
Minimum Salary for Maximum Benefit	\$17,550	\$23,400	\$39,000
Benefits Begin	15th day of disability	15th day of disability	15th day of disability



### Long-Term Disability

All benefit-eligible employees contribute 1% of their salary to the Gwinnett Retirement System (GRS) fund for this mandatory benefit. It is a pre-tax deduction. The benefit is 60% of the employee's salary at the time of disability. If eligible, benefits may begin six months from the actual date of disability. Additional requirements may apply. Please contact GRS at 678-301-6268 for further information.