



City of Round Rock

Group Short Term Disability Insurance
PLAN DESIGN

PLAN DETAILS

Group Short Term Disability

Summary	Definition
Effective Date	January 01, 2024
Class Definitions	Class 01: All Eligible Employees
Eligibility Requirements	30 hours per week
Funding	0% Employer Paid

SHORT TERM DISABILITY

Proposed Plan Design Description (Changes highlighted in Yellow)

Summary	Definition
Weekly STD Benefit	60%
Guarantee Issue	\$1,200
Maximum Weekly Benefit	\$1,200
Minimum Weekly Benefit	None
Injury Elimination Period	14 days
Physical Disease Elimination Period	14 days
24 Hour Coverage	No; Non-Occupational Only
Benefit Payment Period	Commencing at the end of the Elimination Period and continuing for the lesser of 26 weeks or until LTD Benefits become payable
Definition of Disability	Zero Day; Partial Disability from Date of Disability
Own Occupation Period	Duration of Benefits
Recurrent Disability	30 days
Calculation Method	Direct
Freeze	General Freeze
Other Income Integration	Social Security – Full Family Sick Pay – Direct Offset State Plan – Direct Offset Worker's Compensation – Direct Offset
Pre-Existing Condition Exclusion	3 months/12 months
Mental Disorder, Substance Abuse, Special Conditions	Covered Same as any Physical Disease
Leaves and Sabbaticals	FMLA; Illness or Injury: 12 months
Minimum Participation	20%

Participation Notes*		Current - \$1,000	Proposed Option - \$1,200
	Calcs to a maximum annual covered salary	\$86,667	\$104,000
	Group Volume	\$179,268	\$186,097
	Rate per \$10 Weekly Benefit	\$0.34	\$0.34
	Monthly Premiums	\$6,095	\$6,327