

City of St. Louis  
 2013 Short Term and Long Term Disability  
 Proposed Non-Contributory STD and Core/Buy-Up LTD Plan Design

	STD	LTD
<b>Contributory or Non Contributory</b>	Non-contributory	Core: Non-contributory Buy-up: 100% employee paid (post tax basis)
<b>Eligible employees</b>	Active full time employees working at least 30 hours per week, excluding civilian and uniformed employees of St. Louis Police Department	
<b>New Hire Waiting Period</b>	30 days, the first day of the pay period following the completion of the 30 day waiting period	
<b>Waive actively at work?</b>	No	
<b>Disability Benefit</b>	50%	Core: 50% Buy-up: to 60%
<b>Maximum Benefit</b>	\$1,000 per week	Core: up to \$2,000 per month Buy up: up to \$5,000 per month
<b>Minimum Monthly Benefit</b>	as defined by carrier	
<b>Benefits Elimination Period Accident</b>	7 days	Option 1: 90 days Option 2: 180 days
<b>Benefits Elimination Period Sickness</b>	7 days	Option 1: 90 days Option 2: 180 days
<b>Maximum Duration</b>	Option 1: 12 weeks Option 2: 26 weeks	to age 65 or SSNRA
<b>Definition of Disability (Own Occupation Period noted and thereafter "any occupation")</b>	NA	2 years
<b>Pre Existing Limitation</b>	NA	3/12
<b>Benefits for Substance Abuse, Mental and Nervous and Self reported conditions may be limited</b>	NA	Yes
<b>Survivor Benefit</b>	NA	3X gross monthly benefit
<b>Definition of salary/earnings</b>	Does not include commission, bonus, overtime pay or extra compensation.	Does not include commission, bonus, overtime pay or extra compensation.
<b>Vacation and Sick pay offset</b>	Request both options: with and without vacation/sick pay offset	
<b>Rate Guarantee</b>	Minimum 14 1/2 months (4/7/13-6/14/14); desired period is minimum of 26 1/2 months (4/7/13-6/13/15)	
<b>Effective Date</b>	4/7/2013	
<b>Plan Year</b>	4/7/13-6/14/14; 6/15/14-6/13/15	

Note: LTD may be written as stand alone. If both are written, STD and LTD are to be administered by the same carrier.