



Group Short Term Disability Insurance

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by Northwest Fire District.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Northwest Fire District, actively working at least 40 hours per week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Weekly Benefit

70 percent of the first \$1,429 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Weekly Benefit

\$1,000

Minimum Weekly Benefit

\$15

Benefit Waiting Period

Your weekly benefit becomes payable after you have been continuously disabled for 30 days for disability caused by accidental injury and after 30 days for disability caused by physical disease, pregnancy or mental disorder.