



Group Number: 625570

Core/PLUS Short-term Disability Highlights

Cherokee County School District is providing Core/PLUS Short-term Disability insurance to you from OneAmerica®.

What is Short-term Disability insurance?

Short-term Disability (STD) insurance protects your paycheck if you become sick or injured for a short period of time.

What is Core/PLUS Short-term Disability insurance?

With Core/PLUS Short-term Disability insurance, you have a basic plan of benefits (Core), with an option to purchase enhanced benefits (PLUS) which is sometimes referred to as 'buy-up', based on your individual needs.

What does it cover?

Core/PLUS Short-term Disability insurance can help you maintain financial stability when you are sick or injured by safeguarding your income. It can also provide access to rehabilitation resources that can help you get back to work.

How much does it cost?

There is no cost to you for the **Core** plan. The benefit is paid for by your Employer.

The cost for the **PLUS** plan is paid by you and will be reflected in the benefit system.

What is the benefit amount?

Your **Core** STD benefit is 50% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,000.

If elected, your **PLUS** benefit is an additional weekly benefit of \$400 up to a total maximum of an additional 20% of your pre-disability earnings.

The total benefit maximum of both the **Core and PLUS STD** plans cannot exceed 70% of your pre-disability weekly earnings to a maximum of \$1,400.

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How long will I receive benefits?

Your maximum benefit duration can last up to 26 weeks based on the date your approved disability begins.

If I need them, when will benefits begin?

STD benefits begin on the greater of sick leave and salary continuation or 1st day of partial and/ or total disability for injury and on the greater of sick leave and salary continuation or 8th day of partial and/or total disability for illness and pay a portion of your weekly wages.

Who is eligible?

All Eligible Full-time Employees

What benefits are included in my policy?

Partial with Residual disability

Maternity coverage

What limitations does this coverage have?

Core Pre-existing condition limitation – None

PLUS Pre-existing condition limitation – 3/12

These highlights are a brief description of the key features of the STD insurance policy. Enroll timely for guarantee issue. You may not have another chance to elect coverage until your next open enrollment. The availability of the benefits and features described may vary by state. It is neither a certificate of insurance nor evidence of coverage. For more information, please reach out to your benefits representative.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not Available in all states or may vary by state.

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