



Employee
Benefits
Program
Powered by EBI

Short & Long Term Disability



- Doctor Bill Benefit
- Multiple elimination period options to best suite your needs.
- Eligible for benefits on Day 1 of an accident and Day 8 of an illness, with 1st Day coverage if hospitalized.
 - 0/7
 - 0/14
 - 0/30
- Pays on top of Paid Time Off and during the summer
- Short term and Long term coverage available separately to accomodate financial needs
- Eligible to insure up to 66 2/3% of covered monthly salary
- Pays to Social Security Normal Retirement Age
- Short Term Disability is portable after 12 months of coverage

Medical Treatment Benefit Explained

A medical treatment benefit may be paid if the Person received treatment by a Physician as a result of a non-disabling sickness or Injury. The medical treatment benefit will be the lesser of:



\$50 for service charges rendered due to sickness

\$100 for service charges rendered due to Injury; or



The Physician's actual charge for services rendered.