



Mutual of Omaha Short-Term Disability Plan Summary

Plan Information			
Employer/Group Name:	<u>Roanoke College</u>	Benefit Provider:	<u>Mutual of Omaha</u>
Benefit Type:	<u>Advice to Pay</u>	Group ID:	<u>G000ARHA</u>
Master Policy Number:	<u>G000ARHA</u>	Class No. or Description:	<u>AX01</u>

Eligibility

- All current benefited staff actively employed as of January 1, 2010
- New employees (hired after 1/ 1/2010) will be eligible following six (6) months of service
- Full-time and part-time regular staff members

Elimination Period

- 15th calendar day (10th work day) of an accident
- 15th calendar day (10th work day) of an illness
- Regular sick leave is used to cover elimination period
- 15 day elimination period needs to be consecutive to ensure disability

Benefit

- Upon approval of request for STD benefits, employee will receive 100% of their normal base pay
- Benefits are paid through RC payroll and are subject to normal tax and benefit deductions
- Benefits are payable for 24 weeks (if necessary) and will allow smooth transition to Long Term Disability

Premiums

- The College is providing this new Short-term disability plan at no cost to employees
- The College will continue to provide Long-term disability insurance at no cost to employees

Administration

- Eligibility and approval of short-term disability benefits will be administered by a third party (Mutual of Omaha Life Insurance)
- Mutual of Omaha provides our Long Term Disability Insurance which will also support a smooth transition from STD benefits to LTD benefits as needed