

# SHORT & LONG TERM DISABILITY



## Short-Term Disability

- Disability income protection for a short-term disability due to a covered injury or illness.
- Paid for by employee.
- Employee initiates the claim for ST or LT Disability directly with Reliance Standard Life Insurance Company (thru Matrix Absence Management: 1.800.866.2301)
- Benefits begin on 18<sup>th</sup> consecutive day of disability.
- Maximum payment up to 24 weeks.
- Weekly benefit of 60% of base pay, **up to \$3,000 per week.**
- **Effective 1/1/2025**, management will be eligible to enroll for STD to be paid while out on medical leave.

## Long-Term Disability

- Disability income protection for a long term-disability.
- Benefits begin on 180<sup>th</sup> consecutive day of disability.
- Maximum benefit up to social security normal retirement age.
- Monthly benefit amount of 60% of base pay, **up to \$8,000/month.**
- **Physicians** -maximum monthly benefit is \$20,000.

These benefits are administered through Reliance Standard Life Insurance Company in conjunction to the Broward Health Leave Department (954.473.7701). **Claims are not processed through Broward Health Corporate Benefits.**

**\*Important!\*** Payment of Disability premiums must always stay current. Missed or late premiums may affect payment of benefits.