AmeriHealth Caritas Services LLC

Short Term Disability Plan

How does it work?

If a covered illness or injury keeps you from working, this employer-provided Short Term Disability Plan replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 25 weeks. You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

Why is this coverage valuable?

Your employer is paying the cost of this coverage. You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

How much coverage can I get?

This plan covers 60% of your weekly income.

Benefit payments are taxable for any portion of premium paid by your employer.

Refer to the Summary Plan Description (SPD) for full plan details and to understand any benefit offsets, limitations and exclusions. If there are any discrepancies between this document and the SPD, the SPD will govern.

How does it work?

You are eligible for coverage if you are an active employee in the United States working a minimum of 20 hours per week.

What happens if I miss work on the first day of coverage?

If you are absent from work due to injury or sickness, temporary layoff or leave of absence, your coverage will begin on the date you return to active employment.

Elimination Period (EP)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Your benefits would begin after 7 days if you become disabled due to an injury and 7 days if you become disabled due to illness.

Benefit Duration (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a 25-week benefit duration.

Cesarean section benefit

The standard period of disability payments for maternity claims is six weeks.
If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks unless you return to work before the end of the time.

The Plan is funded as provided in the Summary of Benefits. We have engaged a claims administrator to provide certain claims handling services for this plan. Neither the plan administrator nor any of its affiliates or related insuring entities insure the benefits under this Plan or has any responsibility to fund benefits under the Plan.

We reserve the right to modify, amend, suspend or terminate, in whole or in part, any of the provisions of this Plan at any time for any reason or for no reason. When making a benefit determination under the Plan, we have discretionary authority to determine your eligibility for benefits and to interpret and enforce the terms and provisions of the Plan. We may delegate some or all of this authority to the plan administrator at any time. Refer to the Summary Plan Description (SPD) for more information.

TM-1839851
If situs state is not NY: Unum Life Insurance Company of America administers claims for self-insured disability plans.
If situs state is NY: First Unum Life Insurance Company administers claims for self-insured disability plans.