



## *Summary*

What if disability interrupted your job, your income, and your financial security? How would you make your house or rent payment, or cover day-to-day expenses? What if you don't have enough vacation or sick leave to generate necessary income to cover your expenses? It's important to consider these questions because a disability could adversely affect your well-being and your finances at a time when you should be concentrating on recovery.

Short Term Disability Insurance (STDI) replaces a portion of your income when you are recovering from a covered illness, injury, surgery, or childbirth. Offered through Lincoln Financial Group, STDI is a voluntary benefit for eligible employees. The cost to you is based on your age and annual income.

There is a 7 day waiting period and the benefit percentage you receive is 60% of your weekly earnings. You may receive STDI benefits up to 12 weeks. If you are still unable to return to work, you may be covered by PSMFC's Long Term Disability plan (subject to terms and conditions).

Additionally, PSMFC employees can supplement their STDI (60%) with their sick leave benefits (40%) to keep them whole (*i.e.*, income), and, as an added benefit, use less sick leave to cover time off work.

For any leave (FMLA, medical, or personal not including vacation) of more than 3 business days employees must submit a request for leave. For more information review the **Leave of Absence (LOA) & FMLA** information available on MyPSMFC, or in the PSMFC Personnel Policies Handbook.

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PSMFC Human Resources | [psmfc\\_hr@psmfc.org](mailto:psmfc_hr@psmfc.org) | p. 503.595.3100 | f. 503.595.3233

Employee Benefits Resource Center (BRC) | [4ourBRC@kpc.com](mailto:4ourBRC@kpc.com) | p.1.866.468.7272

## ***Eligibility***

Employees classified as Full Year and Seasonal working 30 or more hours per week are eligible to participate.

## ***Contact Information***



**Plan Administrator:** LifeMap  
**Phone:** 800.794.5390 (Toll Free)  
**Website:** [www.lifemapco.com](http://www.lifemapco.com)

## ***Enrollment***

Enroll online via MyPSMFC during Open Enrollment or your initial eligibility period (e.g., hire, classification change, marriage, etc.)

## ***Forms & Information***

- » [Short Term Disability Quick Summary for PSMFC Employees](#)
- » [Short Term Disability Brochure](#)
- » [Due Date Plus Brochure](#)