



## The Standard Educator Disability Plan

Disability coverage will provide you with monthly income if you are unable to work due to illness or injury.

### Did you know.....?



employees will be disabled for 3 or more months during their careers.

#### PCS ENROLLMENT FACTS

**36%** of benefit eligible employees are enrolled in either the 2 year disability plan or the up to Social Security Normal Retirement Age (SSNRA) plan.

#### **DISABILITY BENEFITS DURING PREGNANCY**

*The short term disability plan will provide coverage for up to 6 weeks post-partum for an uncomplicated pregnancy and up to 8 weeks post-partum for a cesarean delivery.*

- You do not need to use your personal or vacation time before filing a claim for your disability coverage.
- Benefits will be paid in addition to your sick time (monthly benefit may be reduced if Worker's Compensation is received).
- You need to miss a certain number of work days before your disability pay starts. This is called an elimination period.
- First Day Hospital Benefit exists on the 14-day and 30-day plans. If you have a claim for a hospital admission/confinement, the 14- and 30-day waiting period will be waived.
- Pre-existing conditions limitations apply.
- For rates and complete plan information, visit our web page at: <https://www.pcsb.org/disability>