

Disability

Short Term Disability (STD)

For Non-Bargaining Unit team members or Bargaining team members hired 1/1/2023 or after

Short Term Disability insurance replaces a portion of your income if you are unable to work due to a covered injury or illness that is non-work related. This coverage pays a weekly benefit to provide some income during a time of need. It includes parental leave.

HIGHLIGHTS

- Paid for by WellSpan. Eligible employees are **auto enrolled** in coverage and EOI is not required.
- If you become disabled, after meeting a waiting period, the plan begins paying a benefit equal to 60% (for most jobs) of your pay for up to 90 calendar days. Your PTO can be applied to the unpaid waiting period.
- Can be supplemented with Paid Time Off (PTO) or Extended Illness Reserve (EIR) Bank, if available.

Sick Time

Bargaining Unit team members hired prior to 1/1/2023

Sick time replaces your income during a period of time away from work due to an injury or illness.

HIGHLIGHTS

- Paid for by WellSpan. Sick time accrues at the rate of .0462 hours per hour paid, up to a maximum of 96 hours in a fiscal year.
- The maximum balance is 1,200 hours.

Basic Long Term Disability (LTD)

WellSpan provides full-time team members (and leaders and physicians scheduled for 30 hours or more per pay period) with Basic LTD Coverage at no cost. Long Term Disability picks up where Short Term Disability left off.

HIGHLIGHTS

- Paid for by WellSpan. Eligible employees are **auto enrolled** in coverage and EOI is not required.
- If your disability extends beyond 90 calendar days, the plan begins paying a benefit (for most job classifications) equal to **50%** of your pay, up to **\$13,000** per month.

LTD Buy-Up Option

If you are a full-time team member eligible for Basic LTD at 50% of pay, you may purchase additional coverage by electing the LTD Buy-Up option.

HIGHLIGHTS

- This option enhances your Basic LTD by providing a benefit equal to an additional 10% of pay — for a total LTD benefit equal to **60%** of pay.
- The maximum benefit for Basic LTD benefit and the Buy-Up benefit combined is **\$13,000** per month.
- If you do not enroll during the initial offering period and choose to enroll at a later point, you will need to complete the EOI process.

Evidence Of Insurability (EOI)

Proof of good health, also known as Evidence of Insurability, is an application process in which you provide information on the condition of your health and/or your dependent's health in order to get certain types of insurance coverage.

Consider This

Before you decide whether to enroll in the LTD Buy-Up, consider the following:

	LTD Buy-Up	Waive
I have a family and/or others depending upon my income.	●	
I have significant expenses (e.g., mortgage, car payment, tuition, etc.) that would be challenging to pay if I become disabled.	●	
I believe I'd need more than 50% of my income to meet my financial obligations if I become disabled.	●	
I feel that in the event of a disability my financial obligations could be met with receiving 50% of my income through Basic LTD.		●



Adoption, Foster Care & Parental Leave

For Non-Bargaining Unit team members or Bargaining team members hired 1/1/2023 or after

WellSpan's Short Term Disability plan also pays **60% of pay for five weeks** (after the waiting period) in the case of adoptions, foster care or parental leave for most positions.