



Policyholder: State of Idaho
Short-Term Disability (STD) Coverage

Effective Date: 7/1/2021

This is a summary of your short-term disability coverage from Principal Life Insurance Company. Short-term disability coverage provides you with weekly income if you are disabled because of injury or illness.

Eligibility: You are eligible if you are an officer or employee of state agencies, departments, or institutions, including state officials or employees of other governmental entities which have contracted with the State of Idaho for disability coverage who are working 20 hours or more per week and are not classified as a seasonal employee or a part-time temporary employee.

Your Benefits at a Glance	
Eligible Classes	<p>B All other certified officials, excluding elected Members of Legislature, and certified employees in active status</p> <p>C All police officer members of the Idaho Department of Law Enforcement as defined in Section 59-1303(3) Idaho Code</p>
Qualifying as Disabled	<p>You may qualify as disabled during the waiting period and benefit payment period if because of sickness, injury or pregnancy, both of the following apply:</p> <ul style="list-style-type: none"> You cannot perform the essential functions of your regular occupation. You are unable to earn more than 70% of your weekly salary.
When Benefits Begin	<p>STD benefits begin on the greater of: the 31st day of disability or the expiration of your accrued sick leave earned at the time of disability when your disability is due to injury or sickness. The amount of time you must be disabled before receiving benefits is called the waiting period. It can be satisfied with days of total or partial disability.</p>
Benefits if Not Working	<p>When you are unable to work in any capacity during the benefit payment period, your weekly benefit equals your primary weekly benefit less income from other sources.</p> <p>Your primary weekly benefit is equal to 60% of your earnings before becoming disabled but will not exceed \$1500.</p>
Benefits if Working	<p>If you are able to work while disabled, you may still be eligible to receive a disability benefit.</p> <p>If you are working during the benefit payment period, your weekly benefit is the lesser of:</p> <ul style="list-style-type: none"> 70% of the earnings you received before becoming disabled, less income from other sources, less current earnings; or Your primary weekly benefit, less income from other sources, multiplied by your income loss percentage.
Maternity	<p>Treated same as any other disability.</p>
Your Benefit Duration	<p>You are eligible to receive STD benefits for 26 continuous weeks following the date of disability, less the waiting period.</p> <p>However, your disability benefits will end when you:</p> <ul style="list-style-type: none"> Recover Earn at least 70% of your weekly salary Die Meet Maximum Benefit Period Cease to be under the regular and appropriate care of a physician or refuses to undergo an examination by a physician or rehabilitation testing when required Fail to provide any required proof of disability Fail to receive medical treatment that is generally acknowledged by physicians to cure or improve your condition as to reduce its disabling effect and that has been recommended. <p>If you recover and return to work for less than 10 continuous days during the benefit duration and then again become disabled from the same or related cause, this period is not counted toward maximum benefit period.</p>

Limitations of Benefits	
Limitations	No benefits will be paid for disabilities resulting from: <ul style="list-style-type: none"> • Willful self injury, while sane or insane • War or an act of war • Voluntary participation in an assault, felony, insurrection, riot, or strike • Injury arising out of or in the course of employment for wage or profit except for employment with the State of Idaho

Terms to Know

Income from Other Sources – Income you receive from other sources can be deducted from your primary weekly benefit amount. Other sources include:

- All retirement or disability benefits that you and your dependents receive or could have received, from Federal Social Security Act, Railroad Retirement Act, other federal, state, provincial, municipal or other government agencies
- Salary continuance or sick pay
- Workers’ Compensation or occupational disease benefits including all permanent as well as temporary disability benefits
- Income from state disability plans
- Payments from policies that provide coverage for time away from work, if paid in part by or deducted from payroll by the policyholder
- Income from other group disability coverage policies during a period of rehabilitative employment
- Disability or retirement benefits, paid by pension plans sponsored by the policyholder
- Income received from no-fault auto laws
- All payments for the month that the member receives under state unemployment laws

Other income sources do not include:

- Payments attributable to Individual disability insurance policies
- Supplemental disability purchased under a no-fault auto law

Essential Functions– Functions which are normally required for the performance of an occupation and which cannot be reasonably omitted or modified.

Regular Occupation – the activity which, immediately prior to the injury or start of the sickness for which you are receiving benefits under this plan:

- You were regularly performing
- Was the source of your income from State of Idaho.

Primary Weekly Benefit – Your primary weekly benefit is equal to 60% of your earnings before becoming disabled not to exceed \$1500.

This is a summary of group disability coverage underwritten by Principal Life Insurance Company. Because this is a summary of your coverage, it does not state all contract provisions, restrictions of coverage, benefits by conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group policy or contract determines all rights, benefits, exclusions and limitations of the coverage described here. For complete details, refer to your policy.

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