



**City of Carlsbad**  
**provides this valuable benefit at no cost to you.**  
Elected Officials and All Other Full-Time Employees

## Short-term Disability Insurance

### Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

#### AT A GLANCE:

- A cash benefit of 60% of your weekly salary (up to \$2,307) when you are out of work for up to 12 weeks due to injury, illness, surgery, or recovery from childbirth
- A partial cash benefit if you can only do part of your job or work part time
- A prompt, responsive claims process

#### ADDITIONAL DETAILS

**Sickness Elimination Period:** You must be out of work for seven days due to an illness before you can collect disability benefits. You can begin collecting benefits on day eight.

**Accident Elimination Period:** You must be out of work for seven days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day eight.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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