



---

**Benefits at a Glance for the City of Boulder**

**Group Policy # 645601**  
**Effective Date January 1, 2016**

---

## **Group Short Term Disability Insurance**

Group Short Term Disability (STD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by the City of Boulder.

### **Eligibility**

---

#### **Definition of a Member**

You are a member if you are a regular employee of the City of Boulder, actively working at least 20 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

#### **Class Definition**

- Class 1 BMEA Members with less than 5 years of Service as of January 1, 2016 or hired on or after January 1, 2016
- Class 2 Management/Non-Union with less than 3 years of Service as of January 1, 2016 or hired on or after January 1, 2016
- Class 3 Police –BPOA
- Class 4 Fire – IAFF

#### **Eligibility Waiting Period**

You are eligible on the first day of the month that follows the date you become a member.

### **Benefits**

---

#### **Weekly Benefit**

60 percent of the first \$2,500 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

#### **Maximum Weekly Benefit**

\$1,500

#### **Minimum Weekly Benefit**

\$15

#### **Benefit Waiting Period**

Your weekly benefit becomes payable after 7 days or to the end of your accrued and unused sick leave balance whichever is greater, for disability caused by physical disease, pregnancy, mental disorder or accidental injury.

### **Definition of Disability**

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- Are unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation; and
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

### **Maximum Benefit Period**

90 days

### **Other Features and Services**

---

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision

*This information is only a brief description of the group STD insurance policy sponsored by the City of Boulder. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and the City of Boulder may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*