

# SHORT-TERM DISABILITY COMPARISON

Disability insurance replaces a portion of your income in the case of illness or injury. Coverage is optional, and directly pays you a portion of your income for up to 6 months after a 30-day waiting period. **IMPORTANT:** Work related illness or injury is not covered.

NAU offers you a choice of two STD plans that have different plan features and costs. You pay the entire premium with after-tax dollars, so benefits are tax-free. Unum and MetLife approve benefits based on supporting medical documentation.

NAU – Unum	State of AZ - MetLife
<p><b>Costs more, provides a larger benefit.</b></p> <p>Replaces up to 70% of your weekly covered pay for up to 6 months, including any waiting period.</p> <p>Choose from 3 options with different weekly maximums:</p> <ul style="list-style-type: none"><li>A - \$750 maximum covered salary \$55,714</li><li>B - \$1,000 maximum covered salary \$111,429</li><li>C - \$1,500 maximum covered salary \$148,571</li></ul> <p>30 day waiting period before benefit begins.</p> <ul style="list-style-type: none"><li>- Waiting period is waived for out-patient surgery or if hospitalized for more than 24 hours.</li></ul> <p>Pre-existing condition exclusion if deemed disabled 90 days prior to when coverage begins. Pregnancy is not considered a pre-existing condition.</p> <p>In addition to your Unum benefit payments, you can use paid time off including sick, vacation and compensatory time.</p> <p>Includes \$5,000 of term life and \$30,000 of AD&amp;D coverage.</p>	<p><b>Costs less, but the benefit is smaller.</b></p> <p>Replaces up to 66.66% of your weekly covered pay for up to 6 months, including any waiting period.</p> <p>Maximum weekly benefit of \$897.43.</p> <p>30 day waiting period before benefit begins.</p> <ul style="list-style-type: none"><li>- Waiting period increased to 60 days, if elected after initial enrollment period.</li><li>- Waiting period is waived for injury.</li></ul> <p>Provides a working while disabled benefit.</p> <p><b>Before your benefit payments from Met Life begin, you must first use all accrued paid time including sick, vacation and compensatory time.</b></p>

**Questions??** [Review the Disability Insurance FAQs](#)