

## Disability Coverage

Disability insurance is designed to cover a portion of your salary when you are unable to work due to an accident or illness. Hancock County Government provides both a Short-Term and Long-Term Disability benefit to eligible employees at no cost to the employee.



Short-Term Disability	Description
Benefit Waiting Period	30 days - Accident / Illness
Weekly Benefit	60% of your weekly earnings Earnings includes your basic weekly earnings in effect prior to your period of disability It does not include overtime pay.
Minimum Weekly Benefit	\$25
Maximum Weekly Benefit	\$1,500
Maximum Benefit Duration	9 Weeks
Pre-Existing Limitation	None

Long-Term Disability	Description
Benefit Waiting Period	90 days from the day the disability begins
Monthly Benefit	60% of your monthly earnings Earnings includes your basic monthly earnings in effect prior to your period of disability. It does not include bonuses or overtime pay.
Minimum Monthly Benefit	\$100
Maximum Monthly Benefit	\$6,000
Maximum Benefit Duration	SSFRA – <u>S</u> ocial <u>S</u> ecurity <u>F</u> ull <u>R</u> etirement <u>A</u> ge
Pre-Existing Limitation	3/12