

Disability Insurance

Voluntary Short – Term Disability

Shakopee School District offers short-term income protection through MetLife in the event you become unable to work due to a non-work-related illness or injury. Benefit payments begin after a two week waiting period. Please see the summary plan description for complete plan details. Your age rate will be determined by the age you are on July 1, 2022.

MetLife Voluntary Short Term Disability	
Amount	60%
Maximum Weekly Benefit	\$1,000
Waiting Period – Accident	14 Days
Waiting Period – Sickness	14 Days
Duration of Benefits	90 Days
MetLife Short Term Disability Rates	
20-29	\$0.390
30-34	\$0.358
35-39	\$0.327
40-44	\$0.296
45-49	\$0.296
50-54	\$0.327
55-59	\$0.382
60-64	\$0.452
65+	\$0.273



Long – Term Disability

Shakopee School District offers long-term income protection through MetLife in the event you become unable to work due to a non-work-related illness or injury. See Certificate of Coverage for benefit duration. Please see the summary plan description for complete plan details.

MetLife Long Term Disability	
Amount	66.67%
Minimum Monthly Benefit	\$100
Maximum Monthly Benefit	Refer to Employment Contracts
Elimination Period	90 Days
Duration of Benefits	To Social Security Normal Retirement Age
Pre-Existing Limitation	3 / 12
Definition of Disability	Unable to perform the material duties “AND” at least 20% loss of earnings