

Understanding the Gaps in Sick Leave Exchange & HOW TO PROTECT YOUR INCOME



PROTECT YOUR FINANCIAL SECURITY THROUGH EACC SICK LEAVE EXCHANGE AND SUPPLEMENTAL INCOME PROTECTION PLANS

Q I already am enrolled in Sick Leave; why do I need supplemental plans?

A Sick Leave Exchange alone may not be enough to cover your salary if you are unable to work. There are gaps in coverage that could **prevent you from receiving the money you need** to pay for your day-to-day expenses.

Q What are the gaps in Sick Leave Exchange?

A You may not receive enough donations to cover the duration of your leave.

Q Is Health Insurance enough to cover the gaps in Sick Leave?

A No. Health Insurance pays bills for the doctor and hospital, but it **cannot provide you with cash** that can be used for everyday expenses, such as groceries, gas, or utility bills.

Q What can plans from The Hartford do for me?

A Income protection and Sick Leave Exchange are another means **to get paid in cash when** you are injured or otherwise unable to work due to an illness or accident, maternity, and for when Sick Leave Exchange days run out.



Comparison of Programs

	Sick Leave Exchange	Income Protection
How long will this plan help pay?	Until donations are depleted	LTD: up to 2 years or age 67 STD: up to 13 weeks
When can I use this plan?	After all required paperwork has been submitted	After 90 days for LTD After 8 days for STD
Who is eligible?	All CCPS employees	Members of EACC
Pay out during claim	Normal pay and benefits	Up to 2/3 of salary Up to \$4,000 a month
Will this plan pay for pregnancy?	Yes, with required paperwork, donations, and approval	Yes, for Short Term Disability only
Will this plan pay for maternity/complications?	Yes, with required paperwork, donations, and approval	Yes
Mental health, drug, or alcohol related claims?	Yes, with required paperwork, donations, and approval	Yes, with a 2 year limit
On/Off the job accidents?	Yes, with required paperwork, donations, and approval	Covers both on and off the job accidents
Will this plan pay during the summer?	Yes, depending on donations received	No for LTD Yes for STD
Is this plan portable?	No	No
Can I get coverage for my spouse/kids?	Yes, with required paperwork, donations, and approval	No
Can I get coverage for preexisting conditions?	Yes, with required paperwork, donations, and approval	Covers after 1 year for preexisting conditions

RATES BASED ON AGE AND BENEFIT AMOUNT. THE DOCUMENT IS A BRIEF DESCRIPTION OF COVERAGE. SEE YOUR POLICY FOR DEFINITIONS, WAITING PERIODS, LIMITATIONS, EXCLUSIONS, TERMINATIONS AND PORTABILITY.

FOR MORE INFORMATION:

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For more information on Sick Leave Exchange, visit teameacc.org