

Short-Term Disability Comparison

Effective January 1, 2023

The MVLE Short-Term Disability plan will be harmonized with the Fedcap Group’s Short-Term Disability plan as of January 1, 2023.

Under the Fedcap Group Short-Term Disability plan, the eligibility waiting period will be shorter and the benefit duration will be longer. See Benefit Guide for more detailed information. Please note the examples below do not include the use of sick, vacation and floating holidays.

There is a new option if you wish to increase the weekly benefit amount. The Fedcap Group is introducing a **Voluntary Short-Term Disability** plan with a weekly benefit up to \$1,500 (inclusive of the \$400 weekly benefit). Please see the Benefit Guide for more information about this voluntary plan.

For more detailed information, please be sure to attend the Open Enrollment Zoom presentation.

Examples of Current and New Plan

Weekly Earnings		Weekly Earnings		Weekly Earnings	
\$600.00		\$961.54		\$1,071.43	
MVLE	Fedcap Group	MVLE	Fedcap Group	MVLE	Fedcap Group
\$420.00	\$360.00	\$673.08	\$432.00	\$750.00	\$400.00

Week	MVLE	Fedcap Group	MVLE	Fedcap Group	MVLE	Fedcap Group
Waiting period	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
2	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
3	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
4	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
5	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
6	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
7	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
8	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
9	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
10	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
11	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
12	\$420.00	\$360.00	\$673.08	\$400.00	\$750.00	\$400.00
13	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
14	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
15	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
16	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
17	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
18	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
19	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
20	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
21	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
22	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
23	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
24	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
25	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
26	\$0.00	\$360.00	\$0.00	\$400.00	\$0.00	\$400.00
TOTAL	\$4,620.00	\$9,360.00	\$7,403.86	\$10,400.00	\$8,250.00	\$10,400.00