

2026 Open Enrollment: The Standard Voluntary Short-Term Disability

Open Enrollment Quick Guide — Salem Health

Enroll in MyHR through Open Enrollment event: October 21, 2025 – November 4, 2025

At a glance

- **What it is:** Optional, employee-paid coverage that replaces part of your income if **your own health condition** keeps you from working for a short time.
- **Benefit amount:** **60% of weekly pay, up to \$4,000/week.** If Oregon Paid Leave already covers $\geq 60\%$ of your weekly pay, you'll still receive a **minimum \$25/week** from STD.
- **Benefit duration:** Up to **90 days** from the date of disability (includes the waiting period).
- **Who might want it:** Higher earners who want to **supplement Oregon Paid Leave**, and anyone who wants income protection if their Oregon Paid Leave benefit is **exhausted or not available** for their own disability.

Waiting periods (first disability after you enroll)

- **Enroll during Open Enrollment (for 2026):** **14 days** for accident or illness.
- **Enroll later (such as at next year's Open Enrollment):** For your **first 12 months** of coverage, the wait is **14 days for accident** and **60 days for illness**.

Now is the
best time
to Enroll!

What it costs

- Premiums are based on **your age** and **your Salem Health earnings**. View your **per-paycheck cost in MyHR** during enrollment. Some example per-paycheck premiums are provided below:

EXAMPLE PREMIUMS, YOUR PER PAYCHECK PREMIUM WILL BE BASED ON YOUR AGE AND EARNINGS*						
Age on 1/1/2026**	Annual Earnings					
	\$60,000	\$80,000	\$100,000	\$125,000	\$150,000	\$175,000
25-29	\$4.85	\$6.46	\$8.08	\$10.10	\$12.12	\$14.13
30-34	\$4.92	\$6.55	\$8.19	\$10.24	\$12.29	\$14.34
35-39	\$2.98	\$3.97	\$4.96	\$6.20	\$7.44	\$8.68
40-44	\$3.05	\$4.06	\$5.08	\$6.35	\$7.62	\$8.88
45-49	\$2.60	\$3.46	\$4.33	\$5.41	\$6.49	\$7.57
50-54	\$2.80	\$3.74	\$4.67	\$5.84	\$7.01	\$8.18
55-59	\$3.57	\$4.75	\$5.94	\$7.43	\$8.91	\$10.40
60-64	\$3.67	\$4.89	\$6.12	\$7.64	\$9.17	\$10.70

*Your per paycheck premium may vary slightly from month to month for employees that earn variable shift based compensation (shift differential).

**This represents a selection of ages, benefits are available for employees of all ages, see MyHR for premiums.

How it coordinates with Oregon Paid Leave

- **If your disability is Oregon Paid Leave-eligible:** File **both** claims. The Standard pays the **difference** between your Oregon Paid Leave payment and **60% of your weekly pay up to \$4,000/week** (minimum \$25/week). The Standard will assume you receive the Oregon Paid Leave amount you're eligible for even if you don't file with Oregon Paid Leave.
- **If your disability is not Oregon Paid Leave-eligible** (for example, you already **used up** your Oregon Paid Leave on a different event): The Standard pays **60% of your weekly pay (up to \$4,000/week)**. You may be asked to provide proof that Oregon Paid Leave isn't payable.
- **Tip:** Filing STD and Oregon Paid Leave **at the same time** helps you maximize income replacement. Oregon Paid Leave may include **job protection** that STD alone does not.

WEEKLY PAYMENT EXAMPLES							
Annual Salary	Weekly Salary	Disability claim is Oregon Paid Leave Eligible Approved and Supplemented by The Standard				Disability Claim is <u>not</u> Oregon Paid Leave Eligible, is approved by The Standard	
		Estimated Oregon Paid Leave*		The Standard (\$25 min, \$4,000 max)		Estimated Total Weekly	The Standard Weekly Benefit (60% to \$4,000 max)
\$40,000	\$769	\$769	+	\$25	=	\$794	\$462
\$60,000	\$1,154	\$1,020	+	\$25	=	\$1,045	\$692
\$80,000	\$1,538	\$1,212	+	\$25	=	\$1,237	\$923
\$100,000	\$1,923	\$1,405	+	\$25	=	\$1,430	\$1,154
\$125,000	\$2,404	\$1,637	+	\$25	=	\$1,662	\$1,442
\$150,000	\$2,885	\$1,637	+	\$94	=	\$1,731	\$1,731
\$175,000	\$3,365	\$1,637	+	\$383	=	\$2,019	\$2,019
\$200,000	\$3,846	\$1,637	+	\$671	=	\$2,308	\$2,308

*These examples assume an approved disability claim at the salaries listed for Oregon Paid Leave calculated gross wages in the base year.

How to enroll

- Go to **MyHR** during Open Enrollment (Oct 21 – Nov 4, 2025) and elect **Voluntary Short-Term Disability**.

How to file a claim (disabilities on/after Jan 1, 2026)

- File directly with **The Standard**. If Oregon Paid Leave applies, also file with the **Oregon Employment Department**.
- If your Oregon Paid Leave claim is **denied**, provide proof to The Standard so they **don't reduce** your STD benefit by the expected Oregon Paid Leave amount.

This is a highlight. Refer to plan documents for complete terms, limitations, exclusions, and definitions.

Questions? Contact **The Standard**, contact information is included on the benefits website under Resources <https://salemhealth.eebenefits.info/contacts-resources/>