Salem Health Hospitals & Clinics

2027 Open Enrollment: The Standard Voluntary Short-Term Disability

Open Enrollment Quick Guide — Salem Health

Enroll in MyHR through Open Enrollment event: October 13, 2026 – October 27, 2026

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 Paid Leave Oregon already replaces **60% or more** of your weekly pay, you'll still receive a minimum benefit of **$25/week** from The Standard.
- **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 Paid Leave Oregon**, and anyone who wants income protection if their Paid Leave Oregon benefit is **exhausted or not available** for their own disability.

Waiting periods (first disability after you enroll)

- **Employees that had already enrolled effective 1/1/2026** (or if you enrolled at your initial new hire eligibility date): **14 days** for accident **or** illness.
- **Employees that enroll during Open Enrollment for 1/1/2027 have a Late Entrant Waiting Period:** If you enroll after your initial new hire eligibility date, disabilities due to illness, pregnancy, or mental health conditions are subject to a **60-day waiting period** during your first 12 months of coverage.

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 1/1/2027**	***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 Paid Leave Oregon

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

WEEKLY PAYMENT EXAMPLES							
Annual Salary	**Weekly Salary**	*Disability claim is Paid Leave Oregon Eligible Approved and Supplemented by The Standard*					*Disability Claim is not Paid Leave Oregon Eligible, is approved by The Standard*
		Estimated Paid Leave Oregon*		**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	$1,035	+	$25	=	$1,055	$692
$80,000	$1,538	$1,227	+	$25	=	$1,252	$923
$100,000	$1,923	$1,420	+	$25	=	$1,445	$1,154
$125,000	$2,404	$1,660	+	$25	=	$1,685	$1,442
$150,000	$2,885	$1,692	+	$39	=	$1,731	$1,731
$175,000	$3,365	$1,692	+	$327	=	$2,019	$2,019
$200,000	$3,846	$1,692	+	$616	=	$2,308	$2,308

**These examples are estimates only. Actual Paid Leave Oregon benefits are determined by the Oregon Employment Department.*

How to enroll

- Go to **MyHR** during Open Enrollment (Oct 13 - 27) and elect **Voluntary Short-Term Disability**.

How to file a claim

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