



Income
protection
when you
need it
most.

DISABILITY INSURANCE

Collin County provides short-term and long-term disability insurance at no cost to full-time, eligible employees. Coverage is provided through BlueCross BlueShield and helps replace a portion of your income if you are unable to work due to illness or injury. Disability does not cover time off to care for dependents.

Short-Term Disability

Without a steady income, many people would struggle to keep up with mortgage payments or maintain their family's financial stability. Short-term disability (STD) benefits can help ease that burden during difficult times caused by illness or injury. After a 14-day waiting period, STD benefits replace 67% of your base pay and can continue for up to 26 weeks.



100% employer paid

Long-Term Disability

If you are unable to work due to an illness or injury that extends beyond the short-term disability period, long-term disability benefits may begin. These benefits replace 67% of your base salary. If you become disabled before turning 60, benefits are paid until you reach age 65. If you become disabled at age 60 or older, benefits are provided for a maximum period based on your age at the time of disability.



100% employer paid

All full-time, benefits-eligible employees are automatically enrolled in both short-term and long-term disability plans. Coverage begins on the first day of the month following 90 days of continuous service.

If you need to file a claim, you can contact BCBS at 877-442-4207 or visit [ancillary.bcbstx.com](https://www.ancillary.bcbstx.com)