



# Disability Insurance At-a-Glance

If you're injured or become ill and it's not work-related, disability insurance pays you part of your income while you're away from work.

## Short-term Disability

The University provides basic coverage at no cost to you: 50 percent of your income, up to \$500 a week. You may increase your coverage to 60% or 66.67%.

After you've been unable to work for 30 continuous days, Short-term Disability (STD) payments begin on day 31 (not including sick leave days). STD continues for up to six months from your last day worked. (See the example below.)

### STD Waiting Period Example

- You take six weeks of medically necessary leave after the birth of your child.
- The first 30 days of medically necessary leave satisfy the STD waiting period.
- STD benefits begin after the waiting period, which is the latter of the 31st consecutive day of being "totally disabled" or when you no longer have any sick leave time remaining.
- You receive STD benefits during the remaining 12 days of leave.<sup>1</sup> If you are out of work beyond that period for parenting time, STD benefits won't continue because you're medically able to work.

<sup>1</sup> Example assumes no available accrued sick leave.

## Long-term Disability

The University provides basic coverage at no cost to you; 50% of your income up to \$2,000 a month. You may increase your coverage to 60% or 66.67%.

After six months of STD benefit payments, Long-term Disability (LTD) benefit payments may begin. See the Plan Summary Documents for more information.

### 2019 Full-Time Employees' Per-Pay Contributions

Short-term Disability Insurance		Long-term Disability Insurance	
SHORT-TERM DISABILITY	PER \$10 OF BENEFIT COVERAGE	LONG-TERM DISABILITY	PER \$100 OF BENEFIT COVERAGE
50% up to \$500 per week	University paid	50% up to \$2,000 per month	University paid
60% up to \$700 per week	\$0.051	60% up to \$3,000 per month	\$0.155
66.67% up to \$1,250 per week	\$0.080	66.67% up to \$5,000 per month	\$0.300