



Human Resources Division – Benefits Department

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**Short Term Disability and Long Term Disability Insurance
Coverage Highlights and Enrollment**

The University of Utah, in partnership with Standard Insurance Company, is pleased to offer Short Term Disability Insurance (STD) and Long Term Disability Insurance (LTD).

Written in non-technical language, this summary is not intended as a complete description of coverage. Italicized words are defined in the policy. See the Benefits Department’s web page at www.hr.utah.edu/ben for more detailed information regarding the STD and LTD plans. If you have questions, please contact the University’s Benefits Department at (801) 581-7447.

Enrollment

New hires may enroll during their initial enrollment period (first three months after hire or transfer into a benefit-eligible position with the University). Employees may request coverage at a later date by applying for STD and LTD and providing evidence of good health. Employees may cancel coverage at any time.

Eligibility

To enroll, you must be:

- Employed in a benefit-eligible position with the University.
- *Actively at work* at least 20 hours each week. For your insurance to become effective, you must be *actively at work* on the day before the scheduled effective date of insurance.

Plan Options

You may choose to enroll in LTD only or to enroll in both STD and LTD. (To enroll in STD, you must also be enrolled in LTD.)

Benefit Amounts

	Short Term Disability	Long Term Disability
Benefit Amount	60% of predisability earnings up to \$5,000/week	60% of predisability earnings up to \$25,000/month
Benefits Paid	Weekly	Monthly
Minimum Benefit	\$15/week	\$100/month

Benefits are not payable during any period during which you are outside the United States, its territories and possessions, or Canada.

Premiums

Premiums are based on your monthly compensation. See the back of the enrollment form for rates and calculations. The University makes a contribution toward the cost of your LTD

premium¹. If you work 75% FTE or greater and your compensation is \$1,400 or less each month, your premiums for LTD will be paid in full by the University.

Benefit Waiting Period

The *benefit waiting period* is the period of time that you must be continuously *disabled* before benefits become payable. The benefit waiting period for STD is 90 days (180 days for LTD). Benefits will not begin until you have exhausted all sick leave accruals.

Disability

During the *benefit waiting period* and to the end of the *maximum benefit period*, you are considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of:
 - *Your own occupation* - STD benefits and the first 24 months of LTD benefits²
 - *Any occupation* - LTD benefits after 24 months
- You suffer a loss of at least 20 percent of your *indexed predisability earnings* when working in your *own occupation*.

STD pays a benefit in the event you cannot work because of a covered non-occupational illness or injury (on-the-job injuries are covered by workers compensation insurance). LTD covers on-the-job injuries. See the policy document for additional information, limitations and exclusions.

When Benefits End

If you become *disabled*, STD benefits continue during *disability* up to 180 days. LTD benefits begin on the 181st day. Benefits end automatically on the earliest of:

- The date you are no longer *disabled*
- The date your *maximum benefit period* ends
- The date you die
- The date benefits become payable under any other disability insurance plan under which you become insured through employment during a period of *temporary recovery*
- The date you fail to provide proof of continued *disability* and entitlement to benefits

Group Insurance Certificate

The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.

¹ This does not apply for Practicing Physicians enrolled in Class 2

² Practicing Physicians enrolled in Class 2 are disabled if they are unable to perform the material functions of their own occupation for the entire STD/LTD period.