

University of Idaho 2013 Disability Benefits		
	Short-term Disability (STD)	Long-term Disability (LTD)
Disability coverage provides income protection after a serious illness or injury:	<p>There is a waiting period equal to the number of accumulated sick leave or 30 days – whichever is greater.</p> <p>The benefit then provides up to 22 weeks of income protection.</p>	<p>There is a waiting period of 180-days. STD benefits may still be received during the waiting period.</p> <p>The benefit then pays as long as you remain disabled or, if earlier, until you reach normal Social Security retirement age.</p>
The University automatically provides a base plan of:	50% of your pay, up to \$500 per week	50% of your pay, up to \$2,000 per month
Elect added protection equal to:	<ul style="list-style-type: none"> 60% of pay, up to \$700 per week OR 66.67% of pay, up to \$1,250 per week 	<ul style="list-style-type: none"> 60% of pay, up to \$3000 per month OR 66.67% of pay, up to \$5,000 per month
	Pay for additional benefits through after-tax payroll deductions. If you receive disability benefits, you pay income taxes on a percentage of your benefits. This percentage is determined when you go out on disability.	
Evidence of Insurability requirements	<ul style="list-style-type: none"> Coverage is guaranteed and no evidence of insurability (EOI) is required when you enroll for additional STD and LTD benefits within 30 days of your hire date. If you are increasing your LTD coverage, there is a 12-month pre-existing condition limitation. 	
Late Enrollment Penalty*	<ul style="list-style-type: none"> A benefit Waiting Period may apply to Short-Term Disability coverage when you purchase additional protection at Annual Enrollment 	

* If you become disabled, STD benefits become payable after you complete a Benefit Waiting Period equal to the longer of 29 days or the period for which you are eligible to receive sick leave pay. However, if you increase your STD benefit by changing your plan election, you will be subject to a Late Enrollment Penalty. This means that if you file a claim due to physical disease, pregnancy or mental disorder during the first 12 months after your coverage under the new plan takes effect, the Benefit Waiting period for STD benefits under the new plan will be the longer of 60 days or the period for which you are eligible to receive sick pay leave. Until you complete this longer Benefit Waiting Period, STD benefits will be paid as if you had not changed your plan election.