



2022 Disability Insurance At-a-Glance

When you are unable to work because of a non-work-related injury or illness (including pregnancy/childbirth), you may be eligible for disability benefits. Disability benefits can provide a source of continuing income while you are unable to work. There are two types of disability benefits:

Short-Term Disability (STD)

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 or whenever your sick leave is exhausted (whichever is greater). Short Term Disability (STD) continues until you are medically able to return to work, up to six months from your last day worked.

Long-Term Disability (LTD)

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 Short-Term Disability (STD) benefit payments, Long-term Disability (LTD) benefit payments may be available.

2022 Full-Time Employee Per Pay Contribution

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

Additional information can be found on the [Benefits Website](#) and the [Summary Plan Description](#). Disability eligibility and payments are determined and managed by The Standard.