

Short-Term Disability

- If an employee misses work for a medical reason (such as mental or physical disease, injury, pregnancy) for more than 14 days, the process may be initiated by contacting HR for a claim form. The Standard Insurance Company will review and manage the claim.
- After a claim is approved, the employee will receive 2/3 of the pre-disability earnings (maximum of \$1500 per week) until released to return to work
- Benefits are paid by the Standard on a weekly basis. They are not subject to income taxes because the premiums are paid on a post-tax basis
- Maximum Benefit Period - 24 weeks or when the employee becomes eligible for other disability benefits
- Benefits will be reduced by other deductible income, including Workers' Compensation, unemployment, retirement, and other disability benefits. Benefits are subject to the limitations and exclusions of the Group Short Term Disability policy.
- Birth of child – after the 14-day waiting period, benefits will be paid until the baby is 6 weeks old (for a normal delivery)
- Employees will not be eligible for benefits while using paid sick leave, but will be eligible while receiving paid vacation
- If employees don't enroll during this open enrollment period, they may enroll later, but the benefit waiting period will be **60 days** for the **first 12 months** of coverage.

Long-Term Disability

- An employee who is continuously disabled for 180 days and remains continuously disabled as a result of physical disease, injury, pregnancy, or mental disorder, will be eligible to file a claim for benefits. The process may be initiated by contacting HR to obtain a claim form. The Standard Insurance Company will review and manage the claim.
- If the claim is approved, the benefit will be 60% of the pre-disability earnings (maximum of \$6500 per month)
- Benefits will be reduced by other deductible income, including Workers' Compensation, unemployment, retirement, and other disability benefits for which the employee is eligible. Benefits are subject to the limitations and exclusions of the Group Short Term Disability policy.
- Benefits are paid by the Standard on a monthly basis. They are not subject to income taxes because the premiums are paid on a post-tax basis.
- Pre-existing Condition Exclusion – a medical or physical condition for which you:

- Consulted a licensed medical professional
- Received medical treatment or advice
- Have undergone diagnostic procedures
- Taken prescription medications

If the medical condition is discovered or suspected at any time during the 90-day period just before the effective date, that condition will not be covered for the first 12 months of coverage.

- Benefits will continue until the earliest of the following:

The employee returns to work

The employee is unable to work in their own occupation for 24 months

After the “own occupation” period ends, the end of the maximum benefit period depends on age and gradually decreases with age.

If under age 65, until age 65 (or 3 ½ years if longer)

If age 69 or greater, ends after one year

- If employees don’t enroll during this open enrollment period, they may apply later, but the application will be subject to underwriting and may be denied.

HOW MUCH IT WILL COST:

- Monthly premiums are paid by the employee through payroll deduction. The premiums are determined by age and salary. The online calculator is located on the HR website under Human Resources-Benefits-Short and Long Term Disability. For **Short-Term Disability**, the **weekly salary** is needed (annual salary divided by 52). For **Long-Term Disability**, the **monthly salary** is needed (annual salary divided by 12). Annual salaries may be found on WyoWeb Self Service.
- Premiums are deducted on a post-tax basis.

HOW TO ENROLL:

- The Voluntary Benefit Application must be completed to enroll. It is located on the HR website under Forms. Completed applications may be sent to the HR Benefits office, faxed to 766-5636 or emailed to HRBenofc@uwo.edu.
- The deadline to enroll is **May 31, 2017**.
- For additional information, visit the Human Resources-Benefits website or call the HR Benefits office at 766-2438 or 766-4220.
- The information provided in this handout has been excerpted from the Standard Insurance Company policies and should not be considered legal advice.