

DISABILITY OVERVIEW

Disability coverage pays a portion of your pre-disability income when it is medically necessary for you to be off work. Review the chart below summarizing your disability benefits. For complete details, go to the Summary Plan Descriptions (SPD) located on the UPI website at www.upicolo.org/benefits.

DISABILITY PROGRAMS

	SHORT-TERM DISABILITY (STD)	LONG-TERM DISABILITY (LTD)
Amount of Coverage	Your choice of \$100 up to \$850 maximum weekly benefit, based on earnings equal to or less than your annual salary. May not exceed your annual salary amount.	60% of pre-disability earnings, not to exceed \$5,500 per month, less income from other sources (e.g., Social Security). Monthly benefit includes a 15% contribution to an individual TIAA-CREF retirement annuity.
Cost	See Rate Sheet	UPI-paid.
Enrollment Process	If the Benefits Enrollment/Change Form is completed and submitted to HR within the first 31 days of eligibility, medical history is not required. If enrolling outside of the initial 31-day eligibility period, completion of the medical history statement is required.	Enrollment is automatic after becoming benefits-eligible.
Effective Date	The date you apply if it is within 31 days of eligibility. Otherwise, the date Standard Insurance Company approves our application. If electing the maximum weekly benefit for your salary, you may increase your coverage level within 31 days of a salary increase that puts you into the next coverage level.	First day of the month after becoming benefits-eligible.
Benefit Claim Process	Contact HR within 30 days of disability.	Contact HR 3-4 months following disability.
Benefit Waiting Period	29 days from the date of disability or exhaustion of sick leave, whichever is later.	6 months from the date of disability or exhaustion of sick leave, whichever is later.
Maximum Benefit Period	22 weeks	If disabled prior to age 60, benefit pays to age 65. For age 60 or higher, see plan certificate.
Benefit Taxability	Benefits are not taxable.	Benefits are considered taxable income.
Coverage Termination	Coverage ends on termination date. No conversion option available.	Coverage ends on termination date. Contact Standard Insurance Company for conversion option.

Administered by Standard Insurance Company.