

Long Term Disability (LTD) and Short Term Disability (STD) Insurance

Short-term disability insurance (STD) provides a source of income should you experience a short-term illness or injury that prevents you from working.

Long-term disability insurance (LTD) provides a source of income should you experience a long-term illness or injury that prevents you from working.

Quick Facts

ELIGIBILITY

- Full-time benefit-eligible employees, working 36 or more hours per week (excluding on-call hours), are covered on the first day of the month, coinciding with or next following 60 days of continuous employment

INSURANCE COMPANY

- The Hartford Life and Accident Insurance Company

HOW IT WORKS

Short Term Disability Insurance (STD)

If you become disabled and your claim for disability is approved, the plan pays a weekly benefit equal to 60% of your pre-disability base pay up to a maximum weekly benefit of \$2,500 (combined with income from all other sources, including Social Security, workers' compensation, any State Disability, sick leave, pension benefits). Benefits begin on the 15th consecutive day of Total Disability, up to a maximum duration of 11 weeks.

Long Term Disability Insurance (LTD)

LTD provides a monthly benefit after you have been totally disabled for 90 days. Benefits continue while you are totally disabled or until you reach the maximum benefit period based on your age at the time of disability.

The monthly benefit amount, when combined with income from all other sources (including Social Security, workers' compensation, any State Disability, sick leave, pension benefits) will equal 60% of your pre-disability base pay up to a maximum monthly benefit of \$13,000.

For both STD and LTD, you must provide proof of continued disability on a regular basis to continue to receive benefits. All disability payments you receive are considered taxable income in the year payments are received.

DEFINITION OF DISABILITY

You are disabled when the insurance company determines that you are limited from performing or unable to perform the material and substantial duties of your regular occupation due to your sickness or injury.

For LTD, after 24 months of payments, you are considered to be continuously disabled when the insurance carrier determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.



EVIDENCE OF INSURABILITY (EOI) RULES FOR LTD and STD

There is no Evidence of Insurability for employer-provided Short Term or Long Term Disability Insurance.

COST OF COVERAGE

USC pays 100% of the premium for both Short and Long Term Disability insurance.