Class 2- Disability Insurance Staff

University of Detroit Mercy provides all eligible employees **Short-Term Disability (STD)** and **Long-Term Disability (LTD)** insurance. STD/LTD provides income protection in the event you become disability and are unable to work due to sickness or injury. STD/LTD provides an important source of income that can affect your financial security and that of your family.

Benefit Highlights	**Short Term Disability**
Benefit Amount	Staff employees must exhaust all of their accrued sick days (with the option to reserve up to 40 hours in their sick bank) and will receive **100% base pay** during the elimination period of disability leave. Once these sick days are exhausted, an employee can request to use vacation or personal days to receive **100% base pay** during the period of disability leave. Employees will not be required to exhaust any future accruals. Once an employee has exhausted existing accruals, they will receive **70% of their base pay** for the duration of their disability leave up to a maximum combined leave of 25 weeks.
Benefit duration	25 weeks
Pre-Existing Limitation	None
Benefits Begin on:	6^{th} day regardless of accident or illness

Benefit Highlights	**Long Term Disability**
Benefit Amount	60% of your base monthly earnings
Elimination Period	180 days
Benefit Monthly Maximum	$2,500
Benefit Duration	For the first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education. Benefits are payable for the period during which you continue to meet the definition of disability in accordance with the SS ADEA (to normal Social Security age) duration schedule.

Pre-existing Limitation	Benefits will not be payable for the first 12 months of coverage for any pre-existing condition that began within 3 months prior to your effective date.

Short-Term Disability Policy

The university will provide a Short-Term Disability Benefit at no cost to all full time and modified full time employees, which is to be utilized in the event of an employee's illness, injury, and/or disability. A Short-Term Disability Leave is defined as the absence of more than five (5) consecutive workdays. For purposes of eligibility for compensation during leave, any two periods of disability if they are separated by fewer than three (3) months. Short-Term Disability benefits are available to all eligible employees upon completion of their probationary period. Short-term disability will be granted and benefits pai9d upon approval by the insurance carrier. A claim can be established by phone or by accessing the carrier's website. **Employees will also be required to submit verification from their physician so that they can return to work at the conclusion of a disability leave. This verification must be presented to the Human Resources Department before they are allowed to return to work. Approval must be granted to employees prior to returning to work.**

Upon approval from the insurance carrier, administrative employees who are absent more than five (5) consecutive working days will begin to receive Short-Term Disability benefits effective the sixth day of disability. Disability benefit is valued at **100% base pay** for one month (4 weeks) for each year of full-time service. All remaining months of short-term disability will be paid at **70% base pay.** During the elimination period accruals must be used for pay. Accruals will be deductions from available sick hours. Once sick hours are exhausted, vacation accruals will be applied. Employees must complete a Pay Election Form. Employees have the option to reserve up to 40 hours of sick time accruals.

Staff employees will exhaust their accrued sick days (with the option to reserve up to 40 hours in their sick bank) both during the elimination period and during their disability leave in order to receive 100% of pay. Once these sick days are exhausted, an employee can request to use vacation days or personal days in order to receive 100% pay during the period of disability leave. They will not be required to exhaust any future accruals. Once an employee has exhausted existing accruals, they will receive 70% of their pay for the duration of their disability leave up to a maximum combined leave of six months. Since Short-Term Disability leave is a FMLA qualifying event, you should reference the University's FMLA policy for additional information.