

Common Disability Benefits Questions & Answers

Who administers our disability program?

Liberty Mutual is the administrator of the disability insurance.

What are the disability benefits?

Short-term disability and supplemental disability insurance provides partial salary replacement lost due to a disability.

What are the responsibilities of an employee who is taking a medical leave of absence?

Notify your department that your physician has prescribed a Medical Leave of Absence for you. You are responsible for providing a certification from your physician to your department stating the dates your disability began, or is due to begin, and an approximate return-to-work date. In order to file for disability benefits you must contact Tina Rodriguez in the Benefits Office at (951) 827-1440 or ext. 21440 as soon as you learn that you will be taking a Medical Leave of Absence. Each disability claim is different and you will be counseled according to your individual situation.

When will my disability begin?

The disability period begins the first day following your last day at work. For example, if your last day at work is 4/30, then the first day of your disability period will begin on 5/1. The disability start date should coincide with the physician's certification.

What is a waiting period?

A waiting period is a period of time you select during which disability benefits are not paid. However, during this time your sick leave is required, vacation and compensatory time are optional.

How much will my disability check be?

The Short-Term Disability Plan benefit will be 55% of your gross monthly salary for a maximum of six months, not to exceed \$800.00 per month. If you are enrolled in the Supplemental Disability Plan, the benefit will be 70% of your gross monthly salary for a period of 12 months, not to exceed \$10,000 per month and eligible for Long Term Disability benefits. The salary used to calculate this benefit is the salary you were paid the month prior to the disability leave.

Should I apply for State Disability Income (SDI) Benefits?

If you have been employed with the University for 18 months or less or have a second employment outside UCR you should apply for SDI. You may obtain the SDI forms directly from your Physician's Office or Tina Rodriguez in the Benefits Office or logon to <http://www.edd.ca.gov> to print out the DE 2501 forms.

What happens to my benefits while I am out on Leave With Pay (using sick leave or vacation accrual)?

The University's contributions for health insurance continue when you are on approved leave with pay. Your University net pay must be sufficient to pay your share of any insurance premiums you normally have deducted to ensure coverage continues.

What happens to my benefits while I am on Leave Without Pay and receiving short-term disability income?

When you are on Leave Without Pay, the University's contribution for Medical insurance continues for a maximum of six months, during this time you must continue to pay the Employee contribution of the medical premium. You may continue other Employee-Paid coverage, e.g. Life, Accidental Death & Dismemberment and Legal Plan by arranging to pay the entire premium directly to the Payroll Office. You may do this with the Benefits Insurance Continuation (BIC) form included in your Disability packet. If your disability meets the criteria of the Family and Medical Leave (FML), dental and vision benefits may also continue to be paid by the University for up to twelve weeks or three months.