

University of California Summary of Benefits

2020 Voluntary Short-Term Disability Insurance

Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Short-term disability insurance provides partial income replacement if you are unable to work due to a qualifying illness or injury for periods ranging from a few days to several weeks.

Eligibility	You are eligible to enroll in Voluntary Short-Term Disability Insurance if you are eligible for Core, Mid-level or Full benefits.
Waiting Period	None.
Monthly Cost	The Voluntary STD insurance premium requires employee contributions. A premium estimator can be found on UCnet to assist you in determining your monthly cost for this benefit.
Benefit	Voluntary Short-Term Disability (VSTD) Coverage is paid for by you. If you purchase this coverage, become disabled (as defined in the plan), and remain disabled through the elimination period, you will receive 60% of your weekly earnings, less other deductible sources of income, such as state-mandated benefits and sick pay (see your plan booklet for details). The maximum monthly benefit is \$15,000. This benefit is partially taxable.
Benefit Waiting Period	The period for which a benefit is payable will commence on the latest of the following: <ul style="list-style-type: none"> a) on the 15th day of continuous Disability resulting from Injury or Sickness b) exhaustion of accumulated sick leave (must exhaust 30 calendar days which equate to 22 working days not including paid holidays); or c) earnings cease.
Maximum Duration	Short-term disability benefits will end when you are no longer disabled or at the end of the 24th week of disability, whichever comes first.
Definition of Disability	“Disability” or “Disabled,” with respect to Voluntary Short-term Disability, means you, as a result of Injury or Sickness, are unable to perform with reasonable continuity the Material and Substantial Acts necessary to pursue your Own Job in the usual and customary way.
Partial Disability	Partial disability benefits may be payable if your earnings are less than 80% of your pre-disability earnings and can continue for the duration of your disability claim.

Successive Disability

A Successive Period of Disability will be treated as part of a prior Disability if, after receiving Disability Benefits under this coverage, you (1) return to work for the University on an Active Employment basis, based on your normally scheduled workday; and (2) in less than four consecutive weeks (20 consecutive workdays) after you return to work for the University and while covered under this plan, you again become Disabled due to the same or related cause as the prior Disability.

Exclusions

This plan will not cover disabilities due to:

1. war, declared or undeclared or any act of war;
2. active participation in a riot;
3. your committing of or attempting to commit an indictable offense

Please Note: This benefit is partially taxable, as both you and the University of California share in the cost of this benefit.

Online solutions to manage your benefits

The University of California has a comprehensive website on UCnet dedicated to the Disability Plan. You can access this website by visiting: <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/disability-life-accident/disability/index.html>

Additionally, there are online resources and tools to help you better understand and manage your benefits on Lincoln's [portal](#). You can:

- Report an absence or track the status of an existing absence
- Review claim payment information