

2025 Disability Insurance At-a-Glance

When you are unable to work because of a non-work-related injury or illness (including pregnancy/childbirth), you may be eligible for disability benefits. Disability benefits can provide a source of continuing income while you are unable to work. There are two types of disability benefits:

Short-Term Disability (STD)

The University provides basic coverage at no cost to you; 50% of your base annual salary, up to \$500 a week. You may increase your coverage to 60% or 66.67% of your base annual salary as outlined in the chart below.

After you've been unable to work for 30 continuous days, STD payments begin on day 31 or when you have exhausted your accrued sick leave (whichever is greater). STD continues until you are medically able to return to work, up to six months from your last day worked.

Long-Term Disability (LTD)

The University provides basic coverage at no cost to you; 50% of your base annual salary, up to \$2,000 a month. You may increase your coverage to 60% or 66.67% of your base annual salary as outlined in the chart below. After six months of STD benefit payments, LTD benefit payments may be available.

2025 Full-Time Employee Per Pay Contribution

Short-Term Disability		Long-Term Disability	
STD Benefit Coverage	Cost Per \$10 of Benefit Coverage	LTD Benefit Coverage	Cost Per \$100 of Benefit Coverage
50% up to \$500 per week	University paid	50% up to \$2,000 per month	University paid
60% up to \$700 per week	\$0.051	60% up to \$3,000 per month	\$0.155
66.67% up to \$1,250 per week	\$0.080	66.67% up to \$5,000 per month	\$0.300

Additional information can be found on the [Benefits Website](#) and the [Summary Plan Description](#). Disability eligibility and payments are determined and managed by The Standard.