

A photograph of a family consisting of a man, a woman, and a young child, all smiling warmly. The image is overlaid with a semi-transparent red filter. The text is centered over the image.

Long-Term Disability Insurance

Provided by

aetnaSM

Postdoctoral Scholar Benefit Program

Long-Term Disability Insurance

This program offered by Aetna Insurance provides you a way of protecting your income should you become disabled. It would begin after approximately twelve months of continuous disability.

Though many of us feel that we will never be disabled, however almost 3 in 10 workers entering the work force today will become disabled before retiring (Social Security Administration Fact Sheet, January 31, 2007).

It is important to have a vehicle to offer protection to your income, to allow you to meet your financial obligations when you are unable to work. The Long-Term Disability insurance does just that.

The University pays for 100% of this benefit.

Please note: You are automatically enrolled in this benefit when you submit an enrollment application, even if you waive all other plans.

Postdoctoral Scholar Benefit Program

Long-Term Disability Insurance (Cont.)

Benefit Amount

Your monthly benefit is 66.67 percent of your insured *predisability earnings*.

Plan Maximum Monthly Benefit: \$5,000

Plan Minimum Monthly Benefit: \$100

Benefit Waiting Period

If your claim is approved, benefits become payable after you have been continuously disabled for 365 days.

Pre-existing Conditions

Conditions that were diagnosed and treated during the 3 month prior to enrollment will not be covered until the plan has been in place for 12 months.

Maximum Benefit Period

LTD benefits may continue during disability until you reach the Social Security Normal Retirement Age (SSNRA).