

Long-Term Disability Insurance

Provided by

The logo for The Standard, featuring a blue, wavy, abstract shape that resembles a flag or a ribbon. The text "TheStandard" is written in white, with a registered trademark symbol (®) to the right of the word "Standard".

TheStandard®

Postdoctoral Scholar Benefit Program

Long-Term Disability Insurance

This program offered by Standard Insurance provides you a way of protecting your income should you become disabled. It would begin after approximately six 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 '50/50' Long-Term Disability insurance does just that.

The University pays for 50% of your benefit, and you pay the other 50%.

Please note: This benefit is only available without evidence of insurability at initial enrollment.

Postdoctoral Scholar Benefit Program

Long-Term Disability Insurance (cont.)

Benefit Amount

Your monthly benefit is 60 percent of your insured *predisability earnings*.

Plan Maximum Monthly Benefit: \$11,500

Plan Minimum Monthly Benefit: \$100

Benefit Waiting Period

If your claim is approved, benefits become payable after you have been continuously disabled for 180 days.

Pre-existing Conditions

Conditions that were diagnosed and treated during the 90 days 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).