



Income Protection

PROVIDED BY



Income Protection for Employed Postdocs

Extended Sick Time (EST)

This program is available only to employed postdocs (not NRSA or direct postdocs), and takes the place of a traditional Short-Term Disability (STD) plan.

Eligible postdocs are automatically enrolled in EST six months from their original benefits-eligible hire date. No enrollment is required.

If you experience an accident or illness, you must file an EST claim and meet the following criteria to receive the benefit:

- absent from work due to a disability for seven consecutive calendar days
- eligible for the EST program based on six months of continuous benefits-eligible service

Benefits are available for a period of up to 25 weeks.

The EST program is provided at no cost to employed postdocs

**Gallagher does not administer these benefits. Please contact NU Human Resources for more information.*

Income Protection for Employed Postdocs

Long-Term Disability (LTD) Insurance

- The LTD plan, offered by The Hartford, provides you a way to protect your income if you become disabled for a lengthy period of time.
- The LTD plan provides a monthly benefit if you are unable to perform your regular job (during the first two years of your disability) or any reasonable job (after two years of disability) due to illness or injury.
- The **Core** plan provides 50% of an employee's last working University salary up to a maximum benefit of \$11,500 per month.
- The **Buy-up** plan provides 60% of an employee's last working University salary up to a maximum benefit of \$13,800 per month.
- **The Core LTD Plan is provided at no cost to you; the Buy-up LTD plan must be elected during Open Enrollment or Initial Enrollment in the MyHR system. For more information: [Long Term Disability: Human Resources - Northwestern University](#)**

**Gallagher does not administer these benefits. Please contact NU Human Resources for more information.*

Income Protection for NRSA and Direct Pay Postdocs

Short-Term Disability (STD)

- Available to NRSA & direct postdocs only
- The plan is offered through The Standard and enrollment is automatic
- The plan will pay a weekly benefit of 60% of your pre-disability earnings
- If approved, benefits become payable after you have been continuously disabled for 7 days
- The maximum benefit period is 173 days
- The plan covers non-work related disability only
- Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months
- **STD insurance is provided at no cost to NRSA postdocs and is available to direct postdocs**

**Gallagher does administer this benefit. Please contact Gallagher Benefit Services for more information.*

Income Protection for NRSA and Direct Pay Postdocs

Long-Term Disability (LTD)

What is Long-Term Disability Insurance? The LTD plan, offered by **The Standard**, provides you a way to protect your income if you become disabled for a lengthy period of time.

It is important to have protection for your income to allow you to meet your financial obligations when you are unable to work; disability insurance does just that.

LTD insurance is provided at no cost to NRSA postdocs and is available to direct postdocs.

- The plan will pay a weekly benefit of 50% of your pre-disability earnings
- If approved, benefits become payable after you have been continuously disabled for 180 days
- Benefits are payable each month while you are disabled, up to Social Security Normal Retirement Age.
- Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months

**Gallagher does administer this benefit. Please contact Gallagher Benefit Services for more information.*