



INCOME PROTECTION—EMPLOYEE POSTDOCS

Extended Sick Time (EST)—Employee Postdocs Only

This program is available only to employee 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 you.

Long-Term Disability (LTD) Insurance—Employee Postdocs Only

- 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](#)**



Please Note: This benefit is administered by Northwestern Human Resources.