Postdoctoral Scholar Benefits Plan

SHORT TERM DISABILITY

An insured member is disabled if, as a result of physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your own occupation, and you are not working in your own occupation. Or you are unable to earn 80% or more of your predisability earnings when working in your own occupation. The loss of a professional license, occupational license or certification does not, in itself, constitute disability.

Eligibility

To become insured, you must be:

- A regular, full-time Postdoctoral Scholar at 1 of the 10 campuses of the University of California, excluding temporary or seasonal Postdocs, full time members of the armed forces, leased employees or independent contractors.
- Actively at work at least 17.5 hours each week, or maintaining appointment at a minimum of 43.75% time.
- A citizen or resident of the United States or Canada.

Eligibility Waiting Period:

You are eligible on the date you become a Member, while you are working at an appointment of at least 50% time.

- Effective January 1, 2011, the plan pays 70% of the first $1,429 of weekly pre-disability earnings.
- Until December 31st, 2010, the plan pays 60% of the first $1,667 of weekly pre-disability earnings.
- The maximum weekly benefit is $1,000 per week. This benefit is reduced by Deductible Income such as Workers Compensation.
- The minimum benefit is $25.00
- The Benefit Waiting Period is 0 day for disability caused by an accidental injury and 7 days for disability cause by sickness or pregnancy.
- The maximum benefit period is 180 days.
- The plan covers Non-Occupational disability only.
- Partial disability is allowed during both the benefit waiting period and while benefits are payable.
NOTE: This is a brief description of your benefits. Please refer to your Group Insurance Certificate for a complete outline of your benefits and the plan provisions. A certificate will be given to you in the near future.