



THE UNIVERSITY OF
CHICAGO

**Postdoctoral Researcher
Benefit Program**

**Long Term
Disability Insurance**

PROVIDED BY



Disclaimer: This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.

Postdoctoral Researcher Benefit Program

Long Term Disability (LTD)

LTD benefits begin at the end of the STD benefit cycle, meaning, your benefits begin after 90 days of receiving the STD benefit, after the onset of your disabling illness or injury

- ✓ The Benefit Waiting Period is 90 days of disability. This program starts when the Short Term Disability ends.
- ✓ The plan will pay 60% of the first \$4,167 of your monthly pre-disability earnings.
- ✓ The maximum monthly benefit is \$2,500. This benefit is reduced by deductible income such as workers' compensation.
- ✓ Once approved, benefits are payable each month while you are disabled, up to age 65.
- ✓ **This benefit is provided to you at no cost by the University!**