

A photograph of a family consisting of a man, a woman, and a young child, all smiling warmly. The image is overlaid with a semi-transparent red filter. The text is centered over the image.

# Short-Term Disability Insurance

Provided by

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**aetna**<sup>SM</sup>

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# Postdoctoral Scholar Benefit Program

## Short-Term Disability Insurance

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This program offered by Aetna Insurance provides you a way of protecting your income should you become disabled.

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 Short-Term Disability insurance does just that.

The University pays for 100% of this benefit.

Please note: You are automatically enrolled in this benefit (postdocs in job codes 098203 and 098219 only) when you submit an enrollment application, even if you waive all other plans.

# Postdoctoral Scholar Benefit Program

## Short-Term Disability Insurance (Cont.)

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### **Benefit Amount**

Your monthly benefit is 70 percent of your insured *predisability earnings*.

Plan Maximum Weekly Benefit: \$1,500

### **Benefit Waiting Period**

If your claim is approved, benefits become payable after you have been continuously disabled for 8 days.

### **Maximum Benefit Period**

STD benefits may continue during disability for up to 52 weeks.