

# Short Term Disability

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Updated January 2012

Short term disability (STD) benefits provide income continuation during periods of serious illness/injury administered as follows:

**ELIGIBILITY** All full-time faculty and staff having completed a minimum of one year of employment. The employee must provide the requested information to the employer within 15 calendar days after the employer's request – unless it is NOT practicable under the particular circumstances to do so despite the employee's diligent, good faith, efforts.

**DEFINITION OF TOTAL DISABILITY** Total Disability means you are unable to perform each of the main duties of your regular occupation on a full-time or part-time basis due to a non-work-related injury or illness or medically necessary surgical or medical treatment requiring in- and/or out-patient hospitalization.

**ELIMINATION PERIOD** An Elimination Period is the number of continuous days you must be totally disabled and under the care of a physician before benefit payments begin. This period is 5 days for illness or accidental injury and 0 days hospitalization or surgery. Paid Time Off benefits can be used for salary continuation for days within the elimination period.

**WEEKLY BENEFIT** If you are determined to meet the definition of total disability due to injury, illness, or hospitalization you will be eligible to receive a weekly benefit based upon your basic weekly salary and years of service. You will earn 4 weeks of full base pay for each year of employment up to an accumulation of six months as follows:

Benefit with 5 day elimination period		
Completed Service Years	100% Benefit	50% Benefit
<1	0 weeks	0 weeks
1	4 weeks	21 weeks
2	8 weeks	17 weeks
3	12 weeks	13 weeks
4	16 weeks	9 weeks
5	20 weeks	5 weeks
6+	25 weeks	0 weeks

## Employee Handbook

Benefit with 0 day elimination period		
Completed Service Years	100% Benefit	50% Benefit
<1	0 weeks	0 weeks
1	4 weeks	22 weeks
2	8 weeks	18 weeks
3	12 weeks	14 weeks
4	16 weeks	10 weeks
5	20 weeks	6 weeks
6+	26 weeks	0 weeks

**BASIC WEEKLY INCOME** Basic Weekly Income means your base pay. For Faculty, short term disability benefits are calculated according to the annual pay schedule at the commencement of disability

**BENEFIT DURATION** The Maximum Benefit Period is the longest period of time that benefits will continue to be paid to you under this Plan during a period of disability. This period is six months (180 days) following satisfaction of the Elimination Period. If a new disability due to a different cause occurs while weekly benefits are payable, it will be treated as part of the same disability, subject to the same benefit calculation and same Maximum Benefit Period.

**EXCLUSIONS** Benefits are not payable while you are not under the regular care of a physician; if disability is due to intentional, self-inflicted injury; for any cosmetic or functional procedure not considered to be medically necessary; or if disability is due to an injury or sickness covered by Workers' Compensation or resulting from employment for wage and profit.

**RECURRENT DISABILITY** A Recurrent Disability is one that has the same or a related cause as the original disability and begins after the employee has returned to full-time work for 30 or fewer days. A Recurrent Disability will be treated as a continuation of the original disability, such that the claimant will not have to satisfy a new Elimination Period if he/she already satisfied the Elimination Period, and any benefit payments will be subject to the terms of this Plan as they applied to the original disability, including the weekly benefit amount and the Maximum Benefit Period.

This Plan is administered by Lincoln Financial Group, 8801 Indian Hills Drive, Omaha, NE 68114