0730.00 Disability Insurance Benefits

- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Integrated Disability Management (Workers' Compensation)
- Related Information

The Standard is our vendor for all disability insurances.

Short-Term Disability (STD)

The cost of the STD program is fully paid by employees with after-tax payroll deductions. As a result, any benefits payable are not taxable. Not all employees are eligible to participate in the short and long-term disability programs. Any questions regarding eligibility should be directed to the Employee Benefits Center.

Preexisting Conditions: The STD plans have a preexisting condition provision. That is, if you were treated (or if a prudent person would have been treated) for a condition within 3 months prior to entering the plan (either as a new hire or during the annual open enrollment), STD benefits are not available during the first 12 months of coverage for that condition only. STD coverage is immediately available for other conditions.

- Reporting a Short-Term Disability Claim:
  - Class one (14-day Elimination Period)

Short-Term Disability documents

- Short-Term Disability Policy
- New York Disability Claim procedure (DBL)

Long-Term Disability (LTD)

The cost of the Long Term Disability (LTD) program is fully paid by the University of Maine System. As a result, any benefits payable are taxable. Employees must be in an eligible group and coverage commences on the date of hire or on the date of eligibility (i.e., applicable status change).

- Reporting a Long-Term Disability Claim:
  - Guide to Long-Term Disability
  - Reporting a claim
- Long-Term Disability Policy

Integrated Disability Management (Workers' Compensation)

- Procedures for Reporting Incidents

Related Information

- Family Leave Policies
- 0750.51 Paid Leave - Vacation or Annual Leave
- Board of Trustees Policy: Health Insurance for Retirees and Former Employees on Long-Term Disability

Contact Benefits

The above is a brief summary of benefits offered by the University of Maine System. If you have a question about benefits enrollment, call toll-free 866-269-9635 (or 973-3373) or email benefits@maine.edu. Have your Employee ID number for faster service.