0730.00 Disability Insurance Benefits

The Standard is our vendor for all disability insurances.

- Reporting a Short Term Disability Claim:
  - Class one (14 day Elimination Period)
- Reporting a Long Term Disability Claim:
  - Guide to Long-Term Disability
  - Reporting a claim
- Disability Plan Policy
- New York Disability Claim procedure

Integrated Disability Management (Workers Compensation)

- Procedures for Reporting Incidents

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.

Premium Rates for Short-Term Disability

All costs per $100 of monthly base salary

Follow these steps to calculate paycheck deduction:

1. Divide annual base salary by 12 to get a monthly base salary
2. Divide monthly base salary by 100
3. Multiply the amount in #1 by the appropriate rate found below

Premium Rates for Short-Term Disability

<table>
<thead>
<tr>
<th>Group</th>
<th>Biweekly</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Faculty</td>
<td>$.078</td>
<td>$.170</td>
</tr>
<tr>
<td>Faculty</td>
<td>-----</td>
<td>$.290</td>
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</tbody>
</table>

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).

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.