

# Classified Staff <sup>[1]</sup>

As a Classified Staff member, you have short-term and long-term disability insurance options. Disability benefits are administered by The Standard Insurance Company.

**Short-term disability:** Short-term disability is provided to eligible employees. CU will automatically enroll you, and the benefit is effective the first day of your benefits eligibility. Premiums are paid by CU, and income benefit is taxable should you file a claim.

**Long-term disability:** Your enrollment is optional, and you may apply at any time during the year. You will pay for premiums, and the income benefit is not taxable should you file a claim. Long-term disability is subject to approval by The Standard Insurance Company.

To apply for long-term disability, you must work at least 30 hours a week and be subject to Evidence of Insurability (EOI) by The Standard Insurance Company. EOI means an applicant must:

1. Sign and send the [Medical History Statement](#) <sup>[2]</sup> to The Standard Insurance Company
2. Undergo a physical examination, if required by The Standard Insurance Company (may include blood testing)
3. Provide any additional information about the applicant's insurability required

The Standard Insurance Company will notify you and CU if approved/denied.

Features and considerations	Short-term disability	Long-term disability
Income benefit amount	60% of the first \$3,850 of your weekly pre-disability earnings, reduced by deductible income, for a maximum weekly benefit of \$2,310.	60% of pre-disability earnings, not to exceed a benefit of \$10,000 per month.

		If disabled at age:		Benefits continue to age:
<b>Maximum benefit period</b>	150 days			65 (3 years, 6 months if longer)
				62 3 years, 6 months
				63 3 years
				64 2 years, 6 months
				65 2 years
				66 1 year, 9 months
				67 1 years, 6 months
				68 1 year, 3 months
				69 1 year
				<u>See Certificate for disability exclusions</u> <sup>[4]</sup>
<b>Cost</b>	Premium paid by CU.	Premiums based on age and PERA vested status. <u>See rate sheet.</u> <sup>[5]</sup>		

**Effective date**  
**Effective Date**  
**The date on**  
**which an**  
**employee's**  
**coverage is**  
**officially**  
**active.** <sup>[6]</sup>  
**(subject to**  
**Active Work**  
**Provisions)\***

Automatic enrollment: Benefit is effective the first day of your benefits eligibility.

First of the month following approval by The Standard.

Employee may apply at any time by sending the Medical History Statement <sup>[2]</sup> to Standard Insurance Company. Standard will notify employee and CU if approved/denied.

**Benefit**  
**waiting period**  
**Benefit**  
**Waiting Period**  
**The period**  
**that you must**  
**be**  
**continuously**  
**disabled**  
**before**  
**benefits**  
**become**  
**payable.** <sup>[7]</sup>

Benefit waiting period is the period you must be continuously disabled before short-term disability benefits become payable. No short-term disability benefits are payable for the benefit waiting period. You are required to use your sick and annual balances during the waiting period.

The benefit waiting period is 30 days from the date of disability. During the 30-day waiting period before short-term disability benefits begin, employees are required to use accrued leave, including the use of accrued annual (vacation) leave once accrued sick leave has been exhausted

Six months from the date of disability or exhaustion of sick leave (whichever is later).

**Income**  
**benefit**  
**taxability**

Benefit is taxable income.

Benefit is not taxable income.

<b>Benefit claim process</b>	Contact your campus Human Resources department and Employee Services within 30 days of disability.	Contact your campus Human Resources and Employee Services 3-4 months following disability.
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**\*Subject to "active work provisions": You must be capable of active work on the day before the scheduled effective date of your insurance.**

## Plan details

- [CU Classified Staff Short-term Disability Insurance Certificate and related amendments](#) [3] (20 pages)
- [CU Classified Staff Long-term Disability Insurance Certificate and related amendments](#) [4] (23 pages)
- [How to File a Short-Term Disability Claim](#) [8] (2 pages)

## You know it's important, but how much insurance do you need?

The Standard can help! Their decision tool and calculator can help you determine whether you need more of a given type of insurance. This newfound knowledge can guide your decisions.

[Get started](#) [9]

### Groups audience:

Employee Services

### Right Sidebar:

ES: Benefits & Wellness - New Employee Sidebar

ES: Benefits & Wellness - IWT Disability Insurance

ES: Benefits & Wellness - Contact

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### Links

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