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Short-term disability rates lowered for 2024 [1]



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The University of Colorado offers both long- and short-term disability coverage [3] through The Standard. While faculty and university staff are automatically enrolled in long-term disability at no cost to them, short-term disability coverage is optional for most. Classified staff are automatically enrolled in short-term disability at no cost to them.

As a result of the university's new Family and Medical Leave Insurance (FAMLI) plan [4], the coverage rates for the short-term disability have decreased for most CU employees as of Jan. 1, 2024. The Standard's short-term disability coverage will be applied after any applicable uses of FAMLI.

These coverage rates are used in conjunction with your salary to calculate the premium you'll pay each month. See the benefits rate sheet [5]for premium calculations. The table below highlights the coverage rate changes based on employee classification:

Employee and policy type	Rate through 12/31/23	Rate as of 1/1/24
Policy F (Faculty & University Staff)	.08	.048
Policy H (Classified staff)*	.22	.155

**Classified staff are automatically enrolled in short-term disability and their premiums covered by CU.*

Why choose short-term disability coverage?

Short-term disability coverage offers partial salary replacement for employees who experience an injury or illness that prohibits or reduces their work hours for up to 22 weeks. This coverage is optional for faculty and university staff, and employees must select enrollment in the short-term disability plan either during onboarding or during the university's annual open enrollment period, which runs in late April through early May.

This policy provides replacement coverage for 60% of an employee's salary up to a cap of $1,500 per week and must be used in tandem with any available FAMLI coverage [6] to provide salary replacement.

It can only be used for the injury or illness of an employee (not their family) and is an especially valuable option for employees who work outside Colorado and are therefore not eligible for FAMLI coverage.

Learn more about short-term disability coverage for faculty and university staff [7].

disability insurance [8]

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