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Faculty and University Staff [1]

As a Faculty or University Staff member, you have short-term and long-term disability insurance options administered by The Standard Insurance Company. View plan information below.

Short-term disability: Your enrollment is optional, you pay for premiumsPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [2] and the income benefit is not taxed if you file a claim. If you do not enroll in short-term disability during your initial enrollment period and enroll at a later date, you will be subject to the Late Enrollment Penalty (LEP)Late Enrollment Period (LEP)A penalty imposed by the insurer to employees who do not apply during their initial enrollment period (their new hire enrollment). The penalty is incurred if you enroll in Short-Term Disability at any time other than your new hire enrollment. In this case, if you file a claim for anything other than an accidental injury during the first 12 months after your coverage becomes effective, Short-Term Disability benefits will be subject to a 60-day waiting period, rather than the regular 29-day waiting period. [3]. See table below.

NOTE: Employees who are eligible for CU FAMLI leave should be aware that FAMLI leave is the first payer during an employee's qualifying leave of absence. Any eligible Short-term Disability benefits will be automatically offset (reduced) by an employee's FAMLI wage replacement benefit, even if the employee does not apply for CU FAMLI.

Long-term disability: LTD is provided to eligible employees. CU will automatically enroll you after one year of continuous employment in an eligible position. PremiumsPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [2] are paid by CU, and the income benefit is taxable if you file a claim.ClaimA written request such as a reimbursement of a health care expense made by you or your health care provider to the plan administrator whether is medical, dental, vision or a flexible spending account. [4]

Features and considerations

	Short-term disability	Long-term disability

Income benefit amount	60% of your weekly pre-disability earnings to a maximum weekly benefit of $2,500.* Please see rates [5] for premiumPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [2] calculations. *Salaries of $216,667.67 or more, the premiumPremium The monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [2] caps at $17.50 due to the benefit cap of $2,500 per week.	60% of pre-disability earnings, not to exceed a benefit of $23,625 per month, less income from other sources (i.e., Social Security).
Maximum benefit period	24 weeks See Certificate for disability exclusions [6]	**If disabled at age:** 59 or younger 60 through 64 65 through 68 69 or older **Benefits continue:** age 65 5 years to age 70 1 year See Certificate for disability exclusions [7]

Cost	PremiumPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [2] paid by employee. To calculate your monthly coverage cost: 1. Multiply your gross weekly earnings by 0.60. This is the percentage of your monthly salary you'll receive while on short-term disability. 2. Multiply that number by 0.07. This is your rate per $10 of weekly benefit. 3. Divide by 10. This amount is an estimate of how much you'd pay each month. 4. Salaries of $216,667 or more, the premiumPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [2] caps at $17.50 due to the benefit cap of $2,500/week.	PremiumPremiumThe monthly cost to participate in the plan. Typically, it is shared between the employee and the employer. Premiums are deducted from your monthly paycheck. [2] paid by the university. Enrollment is automatic following one year of employment in a benefits-eligible position.

Enrollment process	Employee may enroll only during the first 31 days of initial eligibility, during Open Enrollment period Open Enrollment PeriodThe period during which an eligible employee may enroll in, change or cancel CU benefits plans. This event is held every spring, with an effective date of July 1. [8] and when changing classification (Qualifying Life ChangeQualifying Life ChangeA family status change or change in eligibility that allows you to make certain changes in your benefits (e.g., birth, marriage, gain in eligibility, loss of eligibility). Also called a qualified life event. [9]) from Classified Staff to Faculty/University Staff.

	For employees who enroll during the "initial enrollment period" (as a new hire or newly eligible employee), the effective dateEffective Date The date on which an employee's coverage is officially active. [10] is immediately if your hire date/eligibility date is the first of the month. If your hire date/eligibility date is any other day of the month, your coverage will be effective the first of the following month.	
Effective date Effective DateThe date on which an employee's coverage is officially active. [10] **(subject to active work provisions)***	For employees who enroll during CU Annual Open EnrollmentOpen Enrollment PeriodThe period during which an eligible employee may enroll in, change or cancel CU benefits plans. This event is held every spring, with an effective date of July 1. [8], the effective date Effective DateThe date on which an employee's coverage is officially active. [10] is July 1 of that plan year. For employees who enroll when changing classification, effective dateEffective Date The date on which an employee's coverage is officially active. [10] is the first of the month following this Qualifying Life Change. Qualifying Life Change A family status change or change in eligibility that allows you to make certain changes in your benefits (e.g., birth, marriage, gain in	First day of the month following your one-year anniversary of employment in a benefits-eligible position.

Late enrollment penalty (LEP) Late Enrollment Period (LEP) A penalty imposed by the insurer to employees who do not apply during their initial enrollment period (their new hire enrollment). The penalty is incurred if you enroll in Short-Term Disability at any time other than your new hire enrollment. In this case, if you file a claim for anything other than an accidental injury during the first 12 months after your coverage becomes effective, Short-Term Disability benefits will	Employees who do not apply during their "initial enrollment period" are subject to the LEP, which means if you file a claim for anything other than an accidental injury during the first 12 months after your coverage becomes effective, short-term disability benefits will be subject to a 60-day waiting period, rather than the regular 14-day waiting period.	N/A

Benefit Waiting Period **Benefit Waiting PeriodThe period that you must be continuously disabled before benefits become payable.** [11]	The Benefit Waiting Period is 14 days from the date of disability. Sick and/or vacation leave may be used during the benefit waiting period, and you may supplement your Short Term Disability benefit with sick and/or vacation leave, but, when combined, your earnings cannot exceed 100% of your predisability earnings. Benefits 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.	The Benefit Waiting Period is 6 months from the date of disability or when sick leave is exhausted, whichever is later. Benefits Waiting Period is the period you must be continuously disabled before long-term disability benefits become payable. No long-term disability benefits are payable for the Benefit Waiting Period.
Income benefit taxability	Benefit is not taxable income.	Benefits is taxable income.

	Contact your campus Human Resources department and Employee Services within 30 days of disability.	Contact your campus Human Resources department and Employee Services 3–4 months following disability.
Benefit claim process	You may contact the Employee Services Leave Team to inquire about filing a claim for STD and/or LTD at Leave@cu.edu [12]. You may also call The Standard directly at 833.786.5642 to file a claim telephonically, or visit their website at www.standard.com[13].	You may contact the Employee Services Leave Team to inquire about filing a claim for STD and/or LTD at Leave@cu.edu [12]. You may also call The Standard directly at 833.786.5642 to file a claim telephonically, or visit their website at www.standard.com[13].

***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 Faculty and University Staff Short-Term Disability Insurance Certificate [6] (20 pages)
- CU Faculty and University Staff Long-Term Disability Insurance Certificate [7] (23 pages)
- CU Short Term Disability: Amendment No. 10 [14] (1 page)
- How to File a Short-Term Disability Claim [15] (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 [16]

Groups audience:
Employee Services
Right Sidebar:
ES: Benefits & Wellness - IWT Disability Insurance
ES: Benefits & Wellness - Current Employee Sidebar
ES: Benefits & Wellness - Disability Contact

Source URL:https://www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/faculty-and-university

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/current-employee/disability-insurance/faculty-and-university

[2] https://www.cu.edu/es-benefits-glossary/premium [3] https://www.cu.edu/es-benefits-glossary/late-enrollment-period-lep [4] https://www.cu.edu/es-benefits-glossary/claim [5] https://www.cu.edu/docs/faculty-staff-rate-sheet [6] https://www.cu.edu/docs/cu-short-term-disability-faculty-officers-and-university-staff [7] https://www.cu.edu/docs/cu-long-term-disability-faculty-officers-and-university-staff [8] https://www.cu.edu/es-benefits-glossary/open-enrollment-period [9] https://www.cu.edu/es-benefits-glossary/qualifying-life-change [10] https://www.cu.edu/es-benefits-glossary/effective-date [11] https://www.cu.edu/es-benefits-glossary/benefit-waiting-period
[12] mailto:Leave@cu.edu [13] https://www.standard.com/ [14] https://www.cu.edu/docs/cu-short-term-disability-amendment-no-10 [15] https://www.cu.edu/docs/how-file-short-term-disability-claim
[16] https://www.standard.com/edu/university-colorado/63951