

## **Faculty and University Staff** <sup>[1]</sup>

**As a Faculty or University Staff member, you have short-term and long-term disability insurance options administered by The Standard Insurance Company. View 2026–27 plan year 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. <sup>[2]</sup> 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. <sup>[3]</sup> 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. <sup>[2]</sup> 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. <sup>[4]</sup>

## **Features and considerations**

**Short-term disability**

**Long-term disability**

<b>Income benefit amount</b>	<p>60% of your weekly pre-disability earnings to a maximum weekly benefit of \$2,500.* Please see <u>rates</u> <sup>[5]</sup> for <u>premium</u><u>Premium</u><u>The monthly cost to participate in the plan.</u> Typically, it is <u>shared between the employee and the employer.</u> <u>Premiums are deducted from your monthly paycheck.</u> <sup>[2]</sup> calculations.</p> <p>*Salaries of \$216,667.67 or more, the <u>premium</u><u>Premium</u><u>The monthly cost to participate in the plan.</u> Typically, it is <u>shared between the employee and the employer.</u> <u>Premiums are deducted from your monthly paycheck.</u> <sup>[2]</sup> caps at \$17.25 due to the benefit cap of \$2,500 per week.</p>	<p>60% of pre-disability earnings, not to exceed a benefit of \$23,625 per month, less income from other sources (i.e., Social Security).</p>
<b>Maximum benefit period</b>	<p>24 weeks</p> <p><u>See Certificate for disability exclusions</u> <sup>[6]</sup></p>	<p><b>If disabled at age:</b></p> <p>59 or younger  60 through 64  65 through 68  69 or older</p> <p><b>Benefits continue:</b></p> <p>age 65  5 years  to age 70  1 year</p> <p><u>See Certificate for disability exclusions</u> <sup>[7]</sup></p>

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 0.069. 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 \$17.25 due to the benefit cap of \$2,500/week.

## 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 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. <sup>[8]</sup> 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. <sup>[9]</sup>) 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 date

Effective Date  
The date on which an employee's coverage is officially active. <sup>[10]</sup>

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 Date**  
The date on which an employee's coverage is officially active. <sup>[10]</sup>

**(subject to active work provisions)\***

For employees who enroll during CU Annual Open Enrollment  
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. <sup>[8]</sup>, the effective date  
Effective DateThe date on which an employee's coverage is officially active. <sup>[10]</sup>

<sup>[10]</sup> is July 1 of that plan year.

First day of the month following your one-year anniversary of employment in a benefits-eligible position.

For employees who enroll when changing classification, effective date  
Effective Date  
The date on which an employee's coverage is officially active. <sup>[10]</sup> 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

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 29-day waiting period.

N/A

**Benefit**  
**Waiting**  
**Period**  
**Benefit**  
**Waiting**  
**Period**  
**The**  
**period that**  
**you must be**  
**continuously**  
**disabled**  
**before**  
**benefits**  
**become**  
**payable.** <sup>[11]</sup>

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.

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

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

### Groups audience:

Employee Services

### Right Sidebar:

ES: Benefits & Wellness - New Employee Sidebar

ES: Benefits & Wellness - IWT Disability Insurance

ES: Benefits & Wellness - Disability Contact

---

**Source URL:**<https://www.cu.edu/employee-services/benefits-wellness/new-employee/disability-insurance/faculty-and-university-staff>

### Links

[1] <https://www.cu.edu/employee-services/benefits-wellness/new-employee/disability-insurance/faculty-and-university-staff>

[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>