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Classified Staff [1]

As a Classified 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: 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.

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: 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 [2] 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 $4,166.67 of your weekly predisability earnings, reduced by deductible income, for a maximum weekly benefit of $2,500.	60% of pre-disability earnings, not to exceed a benefit of $10,000 per month.
Maximum benefit period	150 days See Certificate for disability exclusions [3]	**If disabled at age:** / **Benefits continue to age:** 61 or younger: 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 See Certificate for disability exclusions [4]
Cost	Premium paid by CU.	Premiums based on age and PERA vested status. See rate sheet. [5]

Effective date Effective DateThe date on which an employee's coverage is officially active. [6] **(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 [2] 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. [7]	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. Sick leave may be used during the benefit waiting period, and you may supplement your Short Term Disability benefit with sick leave, but, when combined, your earnings cannot exceed 100% of your predisability earnings. The benefit waiting period is 14 days from the date of disability.	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.

	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.
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 [8] . You may also call The Standard directly at 833.786.5642 to file a claim telephonically, or visit their website at www.standard.com [9].	You may contact the Employee Services Leave Team to inquire about filing a claim for STD and/or LTD at Leave@cu.edu [8] . You may also call The Standard directly at 833.786.5642 to file a claim telephonically, or visit their website at www.standard.com [9].

***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 [10] (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 [11]

Groups audience:
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[1] https://www.cu.edu/employee-services/open-enrollment/current-employees/disability-insurance/classified-staff [2] https://www.cu.edu/docs/medical-history-statement-classified-staff [3] https://www.cu.edu/docs/cu-short-term-disability-classified-staff [4] https://www.cu.edu/docs/cu-long-term-disability-classified-staff [5] https://www.cu.edu/docs/faculty-staff-rate-sheet [6] https://www.cu.edu/es-benefits-glossary/effective-date [7] https://www.cu.edu/es-benefits-glossary/benefit-waiting-period [8] mailto:Leave@cu.edu [9] http://www.standard.com [10] https://www.cu.edu/docs/how-file-short-term-disability-claim [11] https://www.standard.com/edu/university-colorado/63951