

Short-term Disability Coverage for University Hospitals Medical Group (UHMG) Physicians

Short-term disability (STD) coverage is a supplement to the UHMG Time Off (Vacation) program and is intended to replace a portion of your earnings if you experience a non-occupational illness or injury that prevents you from performing the material duties of your job. If you have an FTE status of 0.20 to 1.00, you are eligible to participate in the STD benefit upon hire. This benefit is automatically provided as part of the UH Total Rewards program.

The STD benefit replaces 60% of your weekly earnings, up to \$2,500 per week. UHMG will cover the remaining 40% of your eligible weekly earnings during the STD period.

If you are eligible, and meet all of the plan requirements, STD benefit payments will begin after you have been disabled for seven consecutive days. Benefits will continue for a maximum of 25 weeks or until you are released to return to work.

This is an overview of University Hospitals Short-Term Disability benefit. Should there be any conflict between this overview and the actual terms and provisions of the plan documents and contracts, the terms of the plan documents and contracts will govern in all cases. You will not gain any new rights or benefits because of a misstatement or omission in this overview. None of this information should be interpreted as a guarantee of employment. University Hospitals reserves the right to amend, change, or terminate any benefit plan at any time.