

Voluntary Short-term Disability Coverage for Employees of University Hospitals Management Services Organization (UHMSO)

Voluntary short-term disability (STD) coverage 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 are regularly scheduled to work 16 or more hours per week, you may elect to purchase voluntary short-term disability coverage.

The short-term disability benefit provides coverage replacing 60% of your weekly earnings, up to \$2,500 per week.

If you 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.

The cost of the voluntary STD coverage is paid by the employee. Your cost for this benefit is available online through Employee Direct Access (EDA). You may have to submit Evidence of Insurability if you elect voluntary STD coverage for the first time (excluding new hire enrollment) or you are re-applying for coverage.

When are UHMSO employees eligible to enroll in the voluntary short-term disability benefit?

Employees are eligible to enroll within 30 days of hire, during the annual benefits open enrollment period, or within 30 days of a qualified change in status. Coverage will be effective following six months of continuous active employment with UH or upon approval if Evidence of Insurability is required, whichever is later.

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.