



# Group Basic Short Term Disability Insurance

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by University of Arkansas.

Eligibility	
<b>Definition of a Member</b>	<p>You are a benefits-eligible employee if you are a citizen or resident of the United States or Canada who is one of the following:</p> <ul style="list-style-type: none"><li>• An employee employed half time or greater and on at least a nine-month appointment period who is actively at work for an employer that subsidizes coverage under the group policy throughout the duration of employment</li><li>• An employee with less than 3 consecutive years of employment for a covered employer who is employed half time or greater, on at least a nine-month appointment period, and actively at work for an employer that subsidizes coverage under the group policy only prior to the completion of 3 consecutive years of employment for a covered employer</li><li>• A pharmacy or chaplain resident of the employer who is actively at work for the employer</li></ul> <p>You are not a member if you are a medical resident, temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee, or an independent contractor.</p>
<b>Eligibility Waiting Period</b>	<p>You are eligible on the date you become a member, but not before the group policy effective date.</p>

Benefits	
<b>Weekly Benefit</b>	<p>60% of the first \$865 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)</p>

## Benefits Continued

<b>Maximum Weekly Benefit</b>	\$519
<b>Minimum Weekly Benefit</b>	\$25
<b>Benefit Waiting Period</b> Note: Use of catastrophic leave benefits may extend the benefit waiting period. Check with your HR Representative for more information.	Your weekly benefit becomes payable after you have been continuously disabled for 14 days.
<b>Definition of Disability</b>	<p>For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if you:</p> <ul style="list-style-type: none"><li>• Are unable — as a result of physical disease, injury, pregnancy or mental disorder — to perform with reasonable continuity the material duties of your own occupation; and</li><li>• Suffer a loss of at least 20% of your predisability earnings when working in your own occupation.</li></ul> <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>You will no longer be considered disabled when your earnings from any occupation meet or exceed 80% of your predisability earnings.</p>
<b>Maximum Benefit Period</b>	90 days

## Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision

This information is only a brief description of the group Short Term Disability insurance policy sponsored by University of Arkansas. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and University of Arkansas may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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