

Supplemental Disability Insurance

We are strongly recommending that you advise all of your eligible new appointees to enroll in the Supplemental Disability Insurance program during their period of initial enrollment. And, if open enrollment ever allows employees who have not previously signed up for Supplemental Disability the option of doing so, please encourage all employees to enroll.

You should let employees know the following:

- Supplemental disability insurance is coordinated with the automatic Short-Term Disability insurance to increase the amount of the monthly benefit and the length of time an employee may receive benefits beyond that offered by the UC-paid Short-Term Disability plan.
- The Short-Term plan only pays employees up to \$800 per month for six months, or 55% of their monthly earnings, whichever is less.
- The Short-Term plan, when coordinated with the Supplemental Disability Insurance plan, will pay employees 70% of monthly earnings up to \$10,000 per month for the first 12 months.
- In some cases, Supplemental disability benefits may continue to age 65 at a rate of 50 percent of monthly earnings after the first 12 months of benefits.

New academic employees are often uncertain what waiting period to enroll in, and we recommend, in conjunction with the Supplemental Disability Insurance plan, the selection of the 180 day waiting period option. You should also advise current Academic Senate appointees of this recommendation as they may wish to revise their waiting period when Open Enrollment occurs.

Additional information on this program may be found at:

http://atyourservice.ucop.edu/news/general/supplemental_disability.html. You may also contact the Benefits Office at 2-1774 if you have additional questions.

We are certain your new eligible appointees will appreciate these recommendations as they make their insurance selections.