

University of Minnesota Disability Benefits

Total Compensation



Office of Human Resources

UNIVERSITY OF MINNESOTA

Driven to Discover®

U of M Sick Leave & Disability Programs

- Vary by Employee Group
- Civil Service and Labor Represented Employees:
 - Sick Leave*
 - Voluntary Short Term Disability (also available to Faculty & P&A Employees)**
 - Voluntary Long Term Disability**
- Faculty and P & A Employees
 - Academic Medical Leave*
 - Academic Disability*
 - Academic Long-Term Disability **

*Self Funded by University / **Fully insured by Unum



Sick Leave & Disability Benefits

Civil Service & Labor Represented Employees



U of M Sick Leave Benefits

- Civil Service and Labor Represented Employees
- Sick Leave accrues on an hourly basis
- Provided by University at no employee cost
- Can be used for daily or longer term periods of illness
 - Also used for personal doctor / dental appointments, or those of a dependent



Voluntary Short Term Disability (STD)

- Civil Service and Labor Represented Employees (also available for faculty and P&A employees)
- Fully Insured Program -100% Employee Paid
- STD Benefit begins 1st day of an accident, 8th day of an illness
 - Employees need to be unable to perform the essential duties of their own occupation to be eligible for STD benefits
- Benefits range from \$300 per month to \$5,000 per month in \$100 increments
 - Up to 66 2/3 % of regular earnings
- Maximum benefit of 26 weeks



Voluntary Long Term Disability (LTD)

- Civil Service and Labor Represented Employees (available to faculty and P&A employees only if not eligible for Academic LTD Plan)
- Fully Insured Program -100% Employee Paid
- LTD benefits begin after 26 week waiting period
- Benefits range from \$300 per month to \$5,000 per month in \$100 increments, up to 60% of regular earnings
 - Pre-existing limit. If treated for a condition within 12 months before enrollment, not covered until 24 months after enrollment.
- LTD benefits payable as long as insurance carrier certifies your disability, up to normal retirement age under Social Security
 - First 24 months -need to be disabled for your own occupation
 - After 24 months -need to be disabled for any occupation



Academic Medical Leave & Disability Benefits

Faculty and P&A Employees



Academic Medical Leave Program

- Faculty and P & A Employees
- Benefits payable for up to 3 months, at 100% of regular salary
- Employee reports claim to Unum if claim expected to last longer than two weeks
- Claims paid through U of M payroll system
- Medical Plan subsidy, Life Insurance, and Retirement contributions continue



Academic Disability Program

- Faculty and P & A Employees
- Benefits payable from the 4 through 12 month of Disability
- Employee continues to certify disability claim through Unum
- Claims paid through U of M payroll system, based on Unum's direction
- Benefit Amounts for Academic Disability vary based on employee's length of service
 - Less than two years -66.67% for months 4 -12
 - Two to 10 years -100% for months 4 -6, 66.67% for months 7 -12
 - More than 10 years -100% for months 4 -12
- Duration of Medical Plan subsidy based on length of service, from 4 months to two years. Life Insurance, and Retirement contributions continue.
 - Less than two years -no subsidy beginning month 4
 - Two to 10 years -subsidy through month 12
 - More than 10 years -subsidy through 2nd year of disability



Academic Long Term Disability (LTD)

- Faculty and P&A Employees
- Fully insured benefit, fully paid by the University
- Waiting Period: 12 months
- LTD Benefit amount -66 2/3% of regular indexed earnings to \$15,000 month or of IRS 401 (a) 17 limit (currently \$270,000)
- Includes retirement plan contributions for duration of the benefit period (currently 15.5% of pay). Medical subsidy continues for one more year of disability if more than 10 years of service
- LTD claim continues to be paid by Unum, based on doctor's ongoing certification of disability and Unum approval.
- First 24 months -need to be disabled for your occupation; after that, for any occupation



U of M Disability Benefits - Key Points

- Summer Appointments Disability benefits paid in same manner as regular pay
- Taxability of Benefits
 - University Paid Benefits -Taxable on receipt
- Insurance carrier works with University's return to work program, UReturn





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