University of Minnesota Disability Benefits

Total Compensation
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