

UC DISABILITY BENEFITS SUPPLEMENTAL 90 DAY

You have two disability insurance plans: **Short Term Disability** and **Supplemental Disability**. These plans coordinate to provide you 70% of your salary, based on your UC salary the month prior to your disability date. If approved for disability, you will receive disability benefit payments every two weeks from Liberty Mutual, our disability insurance carrier.

SHORT TERM DISABILITY

The University provides this disability coverage to all career employees. Short Term Disability pays 55% of your regular salary up to a **maximum** of \$800 per month. This money is taxable income like your regular pay. Short Term Disability lasts a maximum of 26 weeks, during which time the UC contribution for your medical premium is paid.

SUPPLEMENTAL DISABILITY

Supplemental Disability raises the Short Term Disability benefit (55% of your salary to maximum of \$800 per month) up to 70% of your regular salary. Supplemental Disability lasts a maximum of 52 weeks and is not taxable. After 52 weeks you may be eligible to receive Long Term Disability if you continue to be disabled.

APPLYING FOR BENEFITS

You have chosen a 90-day waiting period. This means that you will not receive any payments from Liberty Mutual for the first 90 calendar days that you are disabled. To satisfy your waiting period and provide income during this time, you will need to use your sick leave for 90 calendar days before you can receive disability payments. However, you are **required** to use accrued sick leave up to 22 working days/176 hours, before you can receive disability benefits. If you do not have enough sick leave to cover the 90-day waiting period, pay status ends when you exhaust all sick leave.

Please give your department the attached *Department Statement* and inform them of your paid leave choice, eg: if you choose to use vacation and/or compensatory time to supplement your sick leave.

Please fill out and sign the attached *Disability Claim Form* and the top portion of the *Attending Physician's Statement*. Give both forms to your physician and s/he will send the forms to Liberty Mutual in the postage paid envelope provided.

It is your responsibility to ensure that Liberty Mutual has received the necessary paperwork from your physician, and that your department has given the *Department Statement* to the HR Disability Benefits Office. Incomplete or missing paperwork will delay the evaluation of your claim. Please contact the appropriate offices listed on the reverse side of this page, to ensure your paperwork has been received.

CONTINUATION OF HEALTH AND WELFARE BENEFITS

Insurance continuation forms for your Health and Welfare benefits (e.g.: medical, dental, optical, etc.) will be sent to you by the HR Disability Benefits Office after the completed *Department Statement* has been received. Insurance continuation forms are provided so that you may pay for benefits for any month that you are on leave without pay from UCSB. De-enrollment forms and re-enrollment forms are included with the insurance continuation forms, and must be filled out if you choose not to continue or pay for certain benefits while on disability leave.

Other payroll deductions such as Transportation & Parking Services please call 893-4854 or 893-2346. California Casualty, credit union, charitable contributions, etc are **not** included on your insurance continuation forms. It is your responsibility to make alternate payment arrangements for these deductions with the appropriate office.

OVER

You will not accrue sick leave, vacation, or retirement service credit while you are on disability leave. You may be eligible to "buy back" UCRP Service Credit if you choose.

FAMILY MEDICAL LEAVE (FMLA)

If you have been employed by the University for at least 12 months and have **worked** at least 1250 hours during the previous year, you would be eligible for Family Medical Leave because of your serious health condition. Family Medical Leave and disability leave run concurrently, so your disability and your Family Medical Leave will begin on the same date. Family Medical Leave can last up to 12 weeks in a 12 month period. If you are on Family Medical Leave, the University will pay for your medical, dental, and optical premiums.

If you are eligible, your department must give Disability Benefits a copy of your Family Medical Leave letter before payments for your medical, dental and optical benefits can be authorized.

STATE DISABILITY (SDI)

As of your disability date, if you have been employed by UC for less than 18 months, you **must** apply for State Disability benefits in addition to your Liberty Mutual claim. If you have worked for UC exclusively for 18 months or more, you probably do not need to apply for SDI benefits, as it may delay the processing of your Liberty Mutual claim.

CONTACTS FOR MORE INFORMATION

Please call UCSB's claim representative at Liberty Mutual to:

- check the status of your claim
- confirm that necessary paperwork has been received
- ask about returning to work part-time under your physician's care (Rehab Status)
- to check on disability payments:

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Liberty Mutual Insurance Company

Phone: 800.838.4461 EX: 326

Fax: 800.320.7583

Please call the HR Disability Benefits Office if you have any other questions:

Cyndi Richardson, Disability Coordinator

Phone: 805.893.4263

Fax: 805.893.8645

Email: Cyndi.Richardson@hr.ucsb.edu

Timm Richardson, Vocational Rehabilitation Counselor

Phone: 805.893.8571

Fax: 805.893.8645

Email: tim.richardson@hr.ucsb.edu

The benefits discussed here are governed entirely by the terms of the applicable plan documents, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. Those terms apply if information here does not agree with the source documents listed above.