



VOLUNTARY SHORT-TERM DISABILITY

Voluntary Short-Term Disability insurance provides partial income protection if you are unable to work due to a non-work-related injury, illness, or other disability (including pregnancy/childbirth).

Eligibility

Benefits eligible faculty and staff may enroll in the voluntary short-term disability coverage upon hire or becoming newly benefits eligible. You may elect or drop coverage during annual enrollment. If short-term disability coverage is not elected when first eligible, the employee is considered a late entrant and subject to medical underwriting. The enrollment application could be declined. The employee may appeal a denial or reapply for coverage if/when their condition changes.

About the Program

Oklahoma State University strives to offer benefits that enhance financial security for employees and their family. Short-term disability coverage, if elected and with an approved claim, provides partial income replacement if the employee is unable to work for an extended period due to an eligible disability. The short-term disability benefit begins after the 15th consecutive day of an illness/injury and may continue for up to 12 weeks provided the employee remains disabled and unable to work. Once the 15-day elimination period has been fulfilled, the plan provides income protection at 60% of the employee's weekly salary, up to a maximum benefit of \$2,308 per week. Any available sick leave must be used during the elimination period and the benefit period. The benefit payments will begin once sick leave is exhausted.

Frequently Asked Questions

Should I consider enrolling in the voluntary short-term disability plan?

Ask yourself, in the event of a short-term illness/disability (non-work related), do you have enough sick leave to cover an extended leave period, or would you prefer to have a potential short-term disability benefit to draw income? Do you have personal savings or other income sources to support yourself?

Does the voluntary short-term disability plan cover job-related disabilities?

No. The voluntary short-term disability plan only pays benefits for disabilities that are non-occupational (off-the-job).

Are benefit payments taxable?

No. Benefit payments for which you have paid the premium with post-tax dollars are not subject to federal, state, or FICA taxes.

Is pregnancy covered?

Yes, pregnancy is covered under the plan.

Can I choose to enroll in the voluntary short-term disability coverage after my initial enrollment period?

If you do not elect short-term disability coverage when first eligible, you are considered a late entrant and subject to evidence of insurability. Your enrollment application could be declined.

Can I continue my voluntary disability coverage if I terminate from OSU?

Voluntary short-term disability insurance is not portable. When employment is terminated, the short-term disability coverage ceases.

What if I have sick leave available?

Sick leave will be exhausted during the elimination period and benefit period, and prior to the weekly benefit being paid.

Will the health premium remain the same for an employee receiving voluntary disability benefits?

For the employee to continue to qualify for the employer contribution towards the health premium, the employee must be on an approved FMLA. Otherwise, the total health premium would be paid by the employee.

Is there a pre-existing condition clause in the short-term disability coverage?

There is not a pre-existing condition clause.

Do I have to wait a certain amount of time before the short-term disability benefit begins? How does that work?

Yes, there is a 15-calendar day elimination period which starts from the date of disability. You are to use any sick time balance available or utilize annual leave or unpaid leave until the short-term disability benefit begins. You must use any accrued sick time you have before short-term disability begins. The overall disability period is up to 14 weeks (including 15-day elimination period).

Can I use short-term disability for my spouse's or child's illness?

No, short-term disability is only for your own covered medical condition.

If I stop employment with OSU, will my short-term disability benefit end?

If you are on leave and receiving short-term disability benefits, it will continue after your employment ends as long as you are eligible.

Will I accrue leave while I'm on short-term disability?

You will continue to accrue leave as long as you are in a paid status by OSU. Therefore, if you are exhausting sick leave and in a paid status by OSU, you will accrue leave. If you are in an unpaid status with OSU, you will not accrue leave while on short-term disability.

As a faculty member, am I eligible to use the benefit during the summer?

Faculty would be eligible to utilize this benefit and file claims during their regular appointment period and during any summer research or teaching assignments.



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