Review your Waiting Period Election

If you suffer a disability from a covered illness or injury while insured by the University of California Supplemental Disability insurance program, you will be eligible to receive monetary benefits to replace a portion of your lost income. There is a period of time that must pass after a disability occurs before disability benefits are paid. This period of time is called a “Waiting Period”.

Waiting Period Options

The University of California’s Supplemental Disability Plan offers you a choice of waiting periods. A shorter waiting period provides you earlier access to benefits, but at a higher premium. A longer waiting period is available at a lower premium, but with a delay in benefits. The options available are: 7-, 30-, 90-, or 180-day waiting period.

Some things to consider:

- The University of California requires that you exhaust your accumulated sick leave (up to a maximum of 22 days) prior to starting the waiting period.
- You can increase the length of your waiting period at any time.
- You can only decrease your waiting period with proof of good health by submitting a Statement of Health application.

Not sure which length of Waiting Period to select?

Answer the following questions:

- How much accumulated sick time do I currently have available?
  - A long-term employee with substantial accumulated sick time, a 90- or 180-day waiting period may be appropriate.
  - A newly hired employee may be better protected with a 7- or 30-day waiting period.

- Do I anticipate any events (e.g. pregnancy) that may require me to use my accumulated sick leave?
  - If you suspect that you will have a depleted bank of sick time, a 7- or 30-day waiting period might be most appropriate.

- Do I have any chronic medical conditions or upcoming medical events that would potentially cause me to use sick leave or disability benefits?
  - If you suspect that you will have frequent intermittent absences, a 7- or 30-day waiting period might be most appropriate since you may have minimal sick time remaining.

- Do I have a chronic medical condition that may hinder me from being able to reduce my waiting period election in the future?
  - If you have a chronic medical condition you may want to select a 7-day waiting period because a Statement of Health application is required to decrease the length of your waiting period in the future.

Questions? Contact the Disability Benefits Coordinator