SUPPLEMENTAL DISABILITY
OVERVIEW

Supplemental Disability Insurance is used in addition to Short-Term Disability to provide partial income replacement benefit if you are unable to work due to disability that is not work-related, including pregnancy-related disability.

SHORT-TERM DISABILITY (STD)

- If your claim is approved, you will receive 55% of your pre-disability salary up to a maximum of $800/month.
- STD payments are taxable and paid every two weeks by Liberty Mutual up to a maximum of 26 weeks, provided you remain disabled.
- The UC contribution for your medical premium continues while you receive STD benefits.

SUPPLEMENTAL DISABILITY

- If your claim is approved, you will receive 70% of your pre-disability salary up to a maximum of $15,000/month.
- Paid every two weeks by Liberty Mutual up to a maximum of 52 weeks. If you continue to be disabled after 52 weeks you may be eligible to receive Long-Term Disability.
- The waiting period is the period of time you wait before receiving a disability payment. You chose the waiting period – the choices are: 7-, 30-, 90-, or 180-days.
- Regardless of the waiting period chosen, you are required to use up to 22 sick days (176 hours). If you do not have accrued sick time, and/or you do not want to use other accrued leave(s) then you will not have income until the waiting period (7-, 30-, 90-, 180-days) ends.

APPLYING FOR BENEFITS

- Please review the pamphlets Your Guide to Filing for Disability and Reporting Your Disability Claim. If you prefer to file by mail, please visit: http://www.hr.ucsb.edu/disability or contact the Disability Benefits Coordinator for a paper form (Spanish claim forms available).
- Missing or incomplete information will delay your claim. It is your responsibility to check with Liberty Mutual to ensure they have all the information needed to evaluate your claim.

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.
STATE DISABILITY (SDI)

- UC employees do not pay into SDI. If you have worked for UC for more than 18 months, you do not need to apply for SDI benefits.

- If you have been employed at UCSB less than 18 months you must apply for State Disability Insurance (SDI) in addition to filing a claim with Liberty Mutual. We recommend you file for SDI 30 days prior to your last day of work.

CONTINUATION OF HEALTH AND WELFARE BENEFITS

- Insurance Continuation Forms (ICF) for your Health and Welfare benefits (e.g.: medical, dental, vision, etc.) will be sent to you by the Disability Benefits Coordinator as needed.

- If you choose to opt out of benefits while on disability leave, you must complete a UPAY850 de-enrollment request.

Other payroll deductions such as parking/vanpool, California Casualty, credit union, charitable contributions, loans, etc. are not included on your ICF. It is your responsibility to make alternate payment arrangements for these deductions with the appropriate office.

FAMILY MEDICAL LEAVE ACT (FMLA)

- FMLA requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for their own serious health conditions, including pregnancy-related disability.

- Employees are eligible if they have worked for UC for a total of 12 months and have actually worked 1,250 hours in the 12 months prior to leave.

- Under FMLA, UC provides the UC contribution towards medical, dental, and vision benefits.

For more information, please visit: http://www.hr.ucsb.edu/disability/family-medical-leave

CONTACTS

Liberty Mutual
(800) 838-4461
(800) 320-7583 Fax

Disability Benefits Coordinator
(805) 893-4263
(805) 893-8269 Fax

- Status of your claim
- Confirm paperwork has been received
- Disability payments
- Apply for disability benefits
- FMLA
- Health and Welfare benefits continuation

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