



Benefits at a Glance for The Regents of the University of California Postdoctoral Scholar Benefit Plan

Group Policy # 643383

Group Short Term Disability Insurance

Group Short Term Disability (STD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by your employer, The Regents of the University of California Postdoctoral Scholar Benefit Plan.

Eligibility

Definition of a Member

You are a member if you are an active Postdoctoral Scholar of the employer who maintains average regular paid time of at least 17.5 hours each week, or an active Postdoctoral Fellow or Paid Direct of the employer who maintains an appointment at a minimum of 43.75% time, and a citizen or resident of the United States or Canada.

You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Weekly Benefit

70 percent of the first \$1,429 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, etc.)

Maximum Weekly Benefit

\$1,000

Minimum Weekly Benefit

\$25

Benefit Waiting Period

Your weekly benefit becomes payable the first day you are disabled for disability caused by accidental injury and 7 days for disability caused by physical disease, pregnancy or mental disorder.

Definition of Disability

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- Are unable, as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation; or
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

Maximum Benefit Period

180 days

Other Features & Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Return to Work Responsibility
- Temporary Recovery Provision

For more information regarding your eligibility, visit Garnet Powers website at <https://clients.garnet-powers.com/pd/uc>

This information is only a brief description of the group STD insurance policy sponsored by The Regents of the University of California Postdoctoral Scholar Benefit Plan. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and The Regents of the University of California Postdoctoral Scholar Benefit Plan may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.