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University of Detroit Mercy provides all eligible employees Short Term Disability (STD) and Long Term Disability Insurance through UNUM. STD/LTD provides income protection in the event you become disabled and are unable to work due to Term Disability.

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Short Term Disability Policy

The University will provide a Short Term Disability Benefit at no cost to all full time and modified full time employees, which is to E H X W L O L J H G L Q W K H H Y H Q W R I D Q H I injury and/or disability. A Short Term Disability Leave is defined as absences of more than five (5) consecutive workdays. For purposes of eligibility for compensation during leave, any two periods of disability caused by the same or a related injury or sickness are considered a single period of disability if they are separated by fewer than three (3) months. Short Term Disability benefits are available to all eligible employees upon completion of their probationary period. Short term disability will be granted and benefits paid upon approval by the insurance carrier. A claim can be established by S K R Q H R U E \ D F F H V V L Q J W K H website. See [Disability Plan](#) for more information. Employees will also be required to submit verification from their physician that they are capable of returning to work at the conclusion of a disability leave. This verification must be presented to the Human Resources Department before they will be allowed to return to work.

Upon approval from the insurance carrier, administrative employees who are absent more than five (5) consecutive workdays will begin to receive Short Term Disability benefits effective the sixth day of disability. Disability benefit is valued at 100% pay for one month (4 weeks) for each year of full-time service. All remaining months of short-term disability will be paid at 70%. During the elimination period accruals must be used for pay. Accruals