



Short Term Disability Insurance

Administered by—Human Resources

The group plan summarized below applies to short-term disabilities commencing on or after January 1, 1999, and is subject to the terms and conditions of this Plan Document for Colorado State University's self-insured Short-Term Disability (STD) Income Replacement Plan. While the plan is intended and expected to continue, the University reserves the right to discontinue or revise it at any time.

Plan Description

1. Short-Term Disability insurance is provided at no cost to you. The plan provides a continuation of income in the event of illness, injury, surgery, or pregnancy for enrolled employees who exhaust their sick and annual leave balances. This plan provides for continuation of the monthly base salary beyond the exhaustion of accrued paid sick and annual leave up to the 60th continuous work day of absence caused by an eligible disability (illness, injury, surgery, or pregnancy). Replacement of covered monthly base salary earnings at 100%.
2. STD benefits commence after an "elimination period" of 10 continuous **working** days of absence or when all sick and annual leave is exhausted, whichever is later.
3. The STD benefits period of 60 work days runs concurrently with the elimination period, sick leave, and annual leave. **Note:** The maximum 60 day work benefit is based upon your medical diagnosis and recuperation period certified by your health care provider (not all medical conditions qualify for the maximum). A routine pregnancy delivery allows for up to 30 work

days and a caesarean delivery allows for up to 40 work days, subject to plan elimination period and use of leave accruals, etc. Examples for newborn birth of a child are listed below.

4. Benefits are payable for the duration of the disability based on supporting medical documentation, but no longer than 60 continuous workdays from the commencement date of the disability. The date of disability is determined by the physician, not necessarily when all sick and annual leave is exhausted. Benefits will cease upon the effective date of long-term disability benefits, retirement, the return to work date, or separation from service. Except in the two instances described below, benefits will not be paid during the summer term for participants with 9-month appointments:
 - a. Benefits will continue into the upcoming summer term for 9-month appointees who have

no summer term appointment for that summer term if they had received summer term appointments for two of the past three summer terms and who either:

- are already receiving benefits on the end date of their current spring semester appointment, or
- have completed the "elimination period" described in #2 above and who exhaust their accumulated sick leave on the end date of their current spring semester appointment.

In this instance, benefits for the summer term will be equal to the average appointment level and duration of the highest two appointments in the past three summer terms or until the disability ends, whichever is the shorter period.

Short Term Disability—Newborn Birth



Routine Delivery—allows for replacement income up to a maximum of 4 weeks (20 work days) after satisfying the 2 week (10 work days) STD elimination period.

Caesarean Delivery—allows for replacement income up to a maximum of 6 weeks (30 work days) after satisfying the 2 week (10 work days) elimination period.

Note: STD is not payable until all sick and annual leave has been exhausted. Leave balances in excess of the maximum recuperation period may eliminate STD benefits. The maximum recuperation period is generally 6 weeks (30 work days) or 8 weeks (40 work days) for pregnancy recovery, unless medical complications are documented by your health care provider.

b. Benefits will be payable on the basis of the level and duration of the *approved summer term* appointment upon satisfaction of the conditions detailed in #2 above for 9-month appointees who are:

- already working on a summer term appointment,
- who have a summer term appointment, for the upcoming summer approved by the President or his designee at the time of the commencement of disability.

Benefits will continue until the end of the approved summer term appointment(s) or until the disability ends, whichever is the shorter period.

5. Required medical documentation specifying the length of an illness, injury, pregnancy, or surgery that will prevent the performance of essential job functions for 10 or more continuous working days.
6. The date of disability is determined by the medical documentation and approval by department.
7. STD benefits are payable once per condition or related condition.
8. STD benefits are paid once the completed application and supporting medical documentation is received, reviewed and approved by Human Resources.
9. An employee who is eligible to receive STD benefits and is able to work part-time can receive partial benefits. Note that the Short-Term Disability period of 60 continuous workdays would not be extended. The hours worked would be paid by the employee's department
10. STD benefits are not subject to retirement deductions and taxes.

Actively at Work Provision

Coverage for employees absent from work on the effective date of coverage will be deferred until the employee commences or resumes active work.

Application Procedures

Short-Term Disability applications are available from Human Resources. The completed application is submitted to the employing department which reviews the application in accordance with the criteria on the Plan Description items above. If the employing department approves the application, the department will forward the application and accompanying documentation to Human Resources.

Termination of Coverage

Your insurance will terminate at the end of the month in which your active service stops, you cease to be in a class of employees eligible for coverage, your appointment drops below 50%, or the plan is terminated. There is no Conversion Policy for this Plan.

Income Replacement Offset

The monthly Short Term Disability income replacement benefit may be offset by any disability income benefits (Worker's Compensation payable elsewhere).





Long Term Disability Insurance



Assurant Insurance Company

(800) 998-7858

The group plan summarized below applies to total disabilities commencing on or after April 1, 1989, and is subject to the terms and conditions of the Plan Document for Colorado State University's self-insured Long-Term Disability (LTD) Income Replacement Plan. The plan is intended and expected to continue, but the University reserves the right to discontinue or revise it at any time.

Plan Description

LTD is provided at no cost to you. The plan provides a monthly income replacement benefit, which begins on the 91st consecutive **calendar** day of total disability and continues to be payable each month during the term of continuous disability. The last monthly income replacement benefit payment will be made as of the first day of the month in which the earlier of these events occur:

- Termination of disability (recovery or death); or
- Attainment of these age or time limits.

Age When Disability Starts

Less than 60
60 but less than 65
65 but less than 68 ¾

The Attainment of the Age or Maximum Duration of

Benefits
to age 65
4 ¾ years
to age 70

Actively at Work Provision

Coverage for employees absent from work on the effective date of coverage will be deferred until the employee commences or resumes active work.

New Hire / Newly Eligible

Your premiums are taken by payroll deduction on a post-tax basis. This means if you become disabled, the income replacement benefits will not be subject to income tax.

Income Replacement

Your "Covered Monthly Salary" used to determine benefits is one-twelfth of your base salary (exclusive of any overtime and other forms of additional compensation, except that, for an employee who

- has taught two out of the last three summer sessions or
- has taught one out of the last two summer sessions and has signed a contract to teach the next summer session, basic annual salary will include compensation for the most recent summer session taught).

PERA and Federal Retirement Plan participants: the monthly income replacement benefit is up to 60% of your "Covered Monthly Salary" as of the date the disability begins, but not to exceed \$6,000 per month.

DCP participants: the monthly income replacement benefit is up to 69% of your "Covered Monthly Salary" as of the date the disability begins, but not to exceed \$6,900 per month.

The monthly income replacement benefit payable by the Plan during continuous total disability will increase each year by 3% compounded annually, beginning with the first calendar month following 13 full months of such continuous disability.

Income Replacement Offset

The monthly income replacement benefit is offset by any income benefits payable from Social Security for yourself and/or your dependent children, Workers' Compensation, disability benefits payable under any employer group insurance, disability or retirement benefits payable under a public pension plan (e.g. PERA), federal retirement plan and/or the University's Defined Contribution retirement plan, or benefits payable under the University's sick leave or salary continuation program. In no event will the monthly income replacement benefit be less than \$50 per month, even though this amount may bring your total disability income

Retirement Plan Enrolled	Monthly Premium— The cost of coverage is provided by the University
Defined Contribution Plan	Cost: 0.45% of your covered monthly salary. Maximum premium is \$45.00
PERA or Federal	Cost: 0.15% of your covered monthly salary. Maximum premium is \$15.00

to more than 60% or 69%, respectively, of your "Covered Monthly Salary."

Definition of Total Disability

Total disability under this program is, "during the first 27 months of such total disability the inability of the employee, by reason of sickness, bodily injury or pregnancy, to engage in his or her regular own occupation. Thereafter, it will mean the inability of the employee, by reason of sickness, bodily injury or pregnancy, to engage in any occupation for which the employee is reasonably fitted by education, training or experience." Disability recertification may be requested at any time by the administrator, but is generally recertified every six to twelve months to determine continued eligibility for plan benefits.

Filing Claims

An employee applying for LTD must complete an LTD Claim Statement (available in Human Resources), which shall be furnished to Assurant Insurance Company within 12 months after the commencement of disability. Assurant Insurance Company is the University's third party administrator on the LTD Plan, meaning they review claims and make determinations on behalf of the University's LTD plan provisions. The LTD Claim Statement shall include any and all supporting medical or other information to support your disability that may be requested by Assurant Insurance Company. The burden of proof for establishing the existence of a qualifying disability rests with the claimant.

Exclusions

Benefits are not payable if total disability results from any of the following causes:

- Injury or sickness resulting from war, declared or undeclared.

- Intentional self-inflicted injury or sickness.

Disabilities caused by any condition for which treatment was rendered within the twelve month period preceding enrollment in the plan, will not be covered until twelve consecutive months have elapsed after enrollment in the plan.

Termination of Coverage

Your insurance will terminate if your active service stops, if you cease to be in a class of employees eligible for coverage, if your appointment drops below 50%, or if the plan is terminated. There is no Conversion Policy for this plan.

