

University of Kentucky
Short-Term Disability Insurance and Accident Insurance
Frequently Asked Questions

Q. Who is eligible to enroll?

A. Regular University employees with a .5 FTE assignment working at least 18.75 hours per week are eligible. Faculty are not eligible for Short-Term Disability. For Short-Term Disability, you must be 17-67 years old. For the Accident Plan, you must be 17-80 years old. You must be actively at work on the Effective Date.

Q. How will benefits be paid?

A. All payments for Short-Term Disability Insurance and/or Accident Insurance are mailed directly to the policy owner. Benefit payments are not offset by other types of insurance or income including sick leave.

Q. Why should I enroll now?

A. During your first 60 days of employment, Short-Term Disability coverage is guaranteed up to \$3,500 per month or 60% of your salary, whichever is less. You can be denied (based on health factors) for short-term disability coverage if applying after the first 60 days.

Q. Can my family be covered?

A. Spouses and children can be covered under the Accident Plan but not for Short-Term Disability.

Q. How are premiums paid?

A. Premiums are paid through payroll deduction on a pre-tax basis. You do not need to submit any premium with your application.

Q. Can I take my policy with me if I leave the University?

A. Yes, the policies are portable and can be continued on a direct bill basis.

Q. Will my premium change because I get older?

A. Premiums will not change based on an individual's age or health status.

Q. Are there Maternity Benefits?

A. Yes. Total Disability resulting from pregnancy or childbirth is covered the same as any sickness when such disability begins 10 months or more after the Effective Date.

Q. What is the difference between Plan A and Plan B for Short-Term Disability Insurance?

A. Both Plan A and Plan B pay benefits for up to 6 months; but Plan A starts paying after being off work for 14 continuous days due to a disability, and Plan B starts paying after being off work for 30 continuous days due to a disability.

Q. Can I enroll at a later date?

A. Yes, but only during the University's annual benefits enrollment period. Exceptions can be made for a "qualifying event".

Q. How can I find out more?

A. Call The MPM Group at (859) 223-4973 or go to www.thempmgroupllc.com