For **flexPTO-eligible staff** only

**Enhanced short-term disability plan**

Automatic enrollment in the base and buy-up enhanced short-term disability plan occurs on the first of the month after your one-year anniversary. You may waive the employee-paid buy-up short-term disability coverage at any time by going to My VU Benefits.

Here is an overview of your options.

### Base plus buy-up coverage

- (varies depending on salary)
  - You plan for the unexpected.
  - Consider base plus buy-up coverage if you have an existing health condition. Employees who previously declined short-term disability buy-up coverage can enroll at any time through My VU Benefits but will need to submit an evidence of insurability form and coverage could be denied.
  - You know you’ll need surgery or may have a child in the future.
  - You are enrolled in short-term disability coverage but have not reached your one-year anniversary.
  - You have little or no grandfathered sick time and prefer to use **flexPTO** for your planned time off.
  - You worry about having a major illness and not having income while you’re out.

### Base only

- (no cost)
  - Consider this option if you have a significant amount of time in your grandfathered sick bank that will cover absences related to illness.
  - You anticipate few, if any, absences related to your health.
  - You’ll likely pass a medical review in the future.
  - You plan to retire soon.

**Base + Buy-up**

- Less time off for health reasons
- More time off for health reasons

**Base Only**

- Less time off for health reasons
- More time off for health reasons

**NOTE:** If you opt out of buy-up coverage and decide to enroll later, you will be subject to medical review and may be denied coverage.

* **flexPTO** eligibility applies to fully benefits-eligible staff. It does not apply to faculty, house staff and post-doctoral fellows. Faculty, house staff and post-docs should refer to their manuals and programs for guidance on disability and leave time. Those with house staff benefits are eligible for short-term disability.