

For 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	Base only
 <p>Less time off for health reasons</p> <p>More time off for health reasons</p>	 <p>Less time off for health reasons</p> <p>More time off for health reasons</p>
\$ (varies depending on salary)	 (no cost)
<p>Consider base plus buy-up coverage if:</p> <ul style="list-style-type: none">▪ 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 plan for the unexpected.▪ You know you'll need surgery or may have a child in the future.▪ You are enrolled in traditional short-term disability coverage but have not reached your one-year anniversary.▪ You have little or no grandfathered sick time and prefer to use PTO for your planned time off.▪ You worry about having a major illness and not having income while you're out.	<p>Consider this option if:</p> <ul style="list-style-type: none">▪ 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 plan to retire soon.
Base + Buy-up	Base Only

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.

*Eligibility applies to fully benefits-eligible staff. It does not apply to faculty, students, temporary employees, or post-doctoral fellows. Faculty and post-docs should refer to their manuals and programs for guidance on leave time.