For flexPTO-eligible staff only

Enhanced short-term disability plan

You will be automatically enrolled in base plus buy-up coverage unless you opt out or previously opted out.

Here is an overview of your options.

Base plus buy-up coverage

- 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 this year without submitting an evidence of insurability form. However, any conditions or medical care received from October to December 2014, including pregnancy, will not qualify for a claim in 2015. Emergency and other new conditions are eligible.
- You know you'll need surgery or may have a child in the future.
- You already have short-term disability coverage.
- You have only a small grandfathered sick bank 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

- Consider this option if you have a significant amount of time in your 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.

$ (varies depending on salary)

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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 benefits-eligible staff (non-union). 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 insurance.