**Short Disability Insurance Highlights: Exempt Full-time Staff and Faculty**

Short Term Disability insurance (STD) can help workers that suffer a temporary illness or injury that leaves them out of work by paying a percentage of the worker’s salary for a specified amount of time.

If you are an active employee of DePaul University satisfying the class definition below, you will be eligible for STD insurance benefits under DePaul’s Group STD plan from Liberty Life Assurance Company of Boston effective **January 1, 2013**.

The following describes the provisions of this important benefit that DePaul has provided to you at no cost.

**Eligibility Requirements and Effective Dates**

Active exempt full-time faculty and staff members of DePaul University, who work a minimum of 35 hours per week, are eligible for coverage 6 months from date of hire.

**How is “disability” defined under your coverage?**

“Disability” or “Disabled” means that you are unable to perform the material and substantial duties of your own job.

**What is the benefit amount?**

The STD provides a weekly benefit as outlined below:

<table>
<thead>
<tr>
<th>Week</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1 – 14</td>
<td>100%</td>
</tr>
<tr>
<td>Week 15 – 26</td>
<td>60%</td>
</tr>
</tbody>
</table>

**When do benefits begin and how long do they continue?**

Benefits begin on the day you become disabled. STD benefits are payable for up to 26 weeks after you become disabled, provided that you continue to meet the definition of disability.

**Frequently Asked Questions**

*Will my STD benefits be reduced by other income I receive?*

Your STD Benefits may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from Social Security, Worker's Compensation, etc.

*Are there any exclusions to my coverage?*

Yes. Under STD coverage no payment will be made for disability due to a work related accident or sickness or committing a felony.

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.
Short Disability Insurance Highlights: Non-Exempt Full-time Staff

Short Term Disability insurance (STD) can help workers that suffer a temporary illness or injury that leaves them out of work by paying a percentage of the worker’s salary for a specified amount of time.

If you are an active employee of DePaul University satisfying the class definition below, you will be eligible for STD insurance benefits under DePaul’s Group STD plan from Liberty Life Assurance Company of Boston effective January 1, 2013.

The following describes the provisions of this important benefit that DePaul has provided to you at no cost.

Eligibility Requirements and Effective Dates
Active non-exempt full-time staff members of DePaul University, who work a minimum of 35 hours per week, are eligible for coverage 6 months from date of hire.

How is “disability” defined under your coverage?
“Disability” or “Disabled” means that you are unable to perform the material and substantial duties of your own job.

What is the benefit amount?
The STD provides a weekly benefit as outlined below:

<table>
<thead>
<tr>
<th>Week</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1 – 2</td>
<td>None – must use sick time</td>
</tr>
<tr>
<td>Week 3 – 14</td>
<td>100%</td>
</tr>
<tr>
<td>Week 15 – 26</td>
<td>60%</td>
</tr>
</tbody>
</table>

When do benefits begin and how long do they continue?
Benefits begin after completion of the elimination period. This begins on the day you become disabled and lasts for a period of 10 work days for sickness or injury.

STD benefits are payable for up to a total of 26 weeks after you become disabled, provided that you continue to meet the definition of disability.

Frequently Asked Questions

Will my STD benefits be reduced by other income I receive?
Your STD Benefits may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from Social Security, Worker’s Compensation, etc.

Are there any exclusions to my coverage?
Yes. Under STD coverage no payment will be made for disability due to a work related accident or sickness or committing a felony.

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.