



Benefits at a Glance for Rector and Visitors of the University of Virginia

ATP # 647264**Plan Effective Date: December 21, 2009**

Group Short Term Disability Benefit Plan

The Group Short Term Disability (STD) benefit plan is provided by your employer and administered by Standard Insurance Company. This plan provides financial protection for eligible employees by promising to pay a percentage of weekly earnings in the event of a covered disability.

The cost of this benefit plan is paid by the University.

Eligibility

Eligible Employee

A regular employee of the employer working at least 20 hours each week and a participant in the Optional Retirement Plan. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Class Definition

Class 1: Current and Future Faculty Members

Class 2: University Staff Members

Class 3: Grandfathered Faculty Members

Waiting Period Before Becoming Eligible for the STD Benefit Plan

None for those that meet the definition of an eligible employee on the Plan effective date. All other employees become eligible immediately upon election of participation in the Optional Retirement Plan.

Benefits

Weekly Benefit

The benefit is based on a percentage of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Class 1: 100%

Class 2: 100% for 25 regularly scheduled work days; 80% thereafter.

Class 3: 100%

Maximum Weekly Benefit

\$15,000

Minimum Weekly Benefit

\$15

Waiting Period Before Benefits Become Payable

Class 1: 0 days

Class 2: 5 regularly scheduled work days

Class 3: 0 days

Definition of Disability

For the benefit waiting period and while STD benefits are payable, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of the employee's own occupation and the employee suffers a loss of at least 20 percent of weekly earnings when working in the employee's own occupation. The employee is not disabled when they are earning 80 percent or more of predisability earnings in any occupation.

Maximum Benefit Period

The earlier of 180 calendar days after disability begins or when LTD Benefits become payable.

Other Features & Services

- Return to Work Responsibility and Incentive
- Temporary Recovery Provision

University of Virginia has retained Standard Insurance Company to act on its behalf as Claims Administrator for the Plan with respect to all claims for benefits submitted to The Standard for administration and management. The Standard shall receive, process, investigate and evaluate claims for benefits. The Standard has discretionary authority to make initial decisions to approve, deny or close claims for benefits. The Standard is also authorized to review and decide appeals of denied or closed claims, if requested by claimants as provided in the appeal provision of the Plan. Thereafter, University of Virginia may elect to hear and decide any further appeals by claimants. In each case, University of Virginia retains the right of final review and decision on all claims and appeals.

The Standard will also perform certain administrative services for the Plan, including advising and assisting University of Virginia with preparation and revision of the Plan and providing actuarial services. The Standard has no authority or obligation with respect to management or investment of the assets of the Plan or University of Virginia right of subrogation under the Plan.

This information is only a brief description of the STD benefit plan provided by the University of Virginia and administered by Standard Insurance Company. The controlling provisions will be in the Plan Document adopted by the University of Virginia. The Plan Document contains a detailed description of the limitations, reductions in benefits, and exclusions. The Plan Document that describes the terms and conditions of the coverage is available for employees who become covered according to its terms. For more complete details of coverage, contact your human resources representative.