George Washington University Summary of Benefits

Short-Term Disability Insurance

Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Short-term disability insurance provides partial income replacement if you are unable to work due to a qualifying non-occupational illness or injury for periods ranging from a few days to several weeks.

| Eligibility          | Full-time staff and full-time faculty, as defined by the George Washington University Health and Welfare Benefit Plan, with less than two years of benefits eligible service
|                     | Part-time staff, part-time faculty and medical residents, as defined by the George Washington University Health and Welfare Benefit Plan, with any years of benefits eligible service.

| Waiting Period       | Full-time staff, full-time and part-time faculty and medical residents: You are eligible on the first of the month coinciding with or next following your date of hire.
|                     | Part-time staff: You are eligible following six months of continuous, active employment.

| Benefit              | Voluntary STD is paid for by you. If you purchase this coverage, become disabled (as defined in the plan), and remain disabled through the elimination period, you will receive 60% of your weekly earnings, less other deductible sources of income, such as state-mandated benefits and sick pay (see your plan booklet for details). The maximum weekly benefit is $3,000.

| Elimination Period   | Benefits are payable after a period of thirty calendar days due to a non-occupational injury or sickness.

| Maximum Duration     | Short-term disability benefits will end at either the end of the disability or the end of the 180th day of disability, whichever comes first.

| Definition of Disability | You will be considered disabled if you are unable to perform the duties of your “own job.” Refer to your certificate of coverage for definitions of “own job” and “any job.”

| Successive Disability | If you become disabled for the same condition within 14 days following your prior disability, your benefits will continue under the same claim.

| Evidence of Insurability | Evidence of Insurability is required for any increase at each Annual Enrollment or due to a Qualified Life Event. If you were previously eligible but not enrolled in Voluntary STD you will be required to submit an Evidence of Insurability Application.

Please see your Benefits department for additional information.

Online solutions to manage your benefits

My Lincoln PortalSM offers secure access to online resources and tools to help you better understand and manage your benefits. You can:

- Report an absence or track the status of an existing absence
- Review claim payment information
- Complete a statement of health (Evidence of Insurability) application
- Add or change beneficiary designations