

University of Detroit Mercy provides all eligible employees **Short Term Disability (STD) and Long Term Disability** Insurance through UNUM. STD/LTD provides income protection in the event you become disabled and are unable to work due to sickness or injury. STD/LTD provides an important source of income that can affect your financial security and that of your family. Please review your UNUM plan booklet for more details.

## **Short Term Disability Policy**

The University will provide a Short Term Disability Benefit at no cost to all full time and modified full time employees, which is to be utilized in the event of an employee's illness, injury and/or disability. A Short Term Disability Leave is defined as absences of more than five (5) consecutive workdays. For purposes of eligibility for compensation during leave, any two periods of disability caused by the same or a related injury or sickness are considered a single period of disability if they are separated by fewer than three (3) months. Short Term Disability benefits are available to all eligible employees upon completion of their probationary period. Short term disability will be granted and benefits paid upon approval by the insurance carrier. A claim can be established by phone or by accessing the carrier's website. See

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