

**University of Kentucky**  
**Short-Term Disability Insurance and Accident Insurance**  
**Frequently Asked Questions**

**Q. Who is eligible to enroll?**

A. Regular University employees with a .5 FTE assignment working at least 18.75 hours per week are eligible. For Short-term Disability, you must be 17-67 years old. For the Accident plan, you must be 17-80 years old. You must be actively at work on the Effective Date.

**Q. How will benefits be paid?**

A. All payments for Short-Term Disability Insurance and/or Accident Insurance are mailed directly to the policy owner. Benefit payments are not offset by other types of insurance or income including sick leave.

**Q. Why should I enroll now?**

A. During this initial enrollment, Short-Term Disability coverage is guaranteed up to \$3,500 per month or 60% of your salary, whichever is less. You can be denied (based on health factors) for short-term disability coverage if applying after May 9, 2008.

**Q. Can my family be covered?**

A. Spouses and children can be covered under the Accident Plan but not for Short-Term Disability.

**Q. How are premiums paid?**

A. Premiums are paid through payroll deduction on a pre-tax basis. You do not need to submit any premium with your application.

**Q. Can I take my policy with me if I leave the University?**

A. Yes, the policies are portable and can be continued on a direct bill basis.

**Q. Will my premium change because I get older?**

A. Premiums will not change based on an individual's age or health status.

**Q. Are there Maternity Benefits?**

A. Yes. Total Disability resulting from pregnancy or childbirth is covered the same as any sickness when such disability begins 10 months or more after the Effective Date.

**Q. What is the difference between Plan A and Plan B for Short-Term Disability Insurance?**

A. Both Plan A and Plan B pay benefits for up to 6 months; but Plan A starts paying after being off work for 14 continuous days due to a disability, and Plan B starts paying after being off work for 30 continuous days due to a disability.

**Q. Can I enroll at a later date?**

A. Yes, but only during the University's annual benefits enrollment period. Exceptions can be made for a "qualifying event".

**Q. How can I find out more?**

A. Call The MPM Group at (859) 223-4973 or go to [www.thempmgroupllc.com](http://www.thempmgroupllc.com)