Gardner-Webb University

Short Term Disability Income Protection

Eligibility: All full-time employees working 30 or more hours per week

Contributions: Employee pays 100% for the cost of coverage

Benefit Percentage: 60% of weekly earnings to a maximum benefit of $1,000 per week

Elimination Period: 7 days

Definition of Disability: You are disabled when Unum determines that:
   • You are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and
   • You have a 20% or more loss in weekly earnings due to the same sickness or injury.

Maximum Duration: 12 weeks

Occupational Disabilities: UNUM standardly does not cover occupational losses – on-the-job disabilities are covered by Workers’ Compensation.

Maternity coverage: Yes, covered the same as a sickness.

Rehabilitation and Return to Work Assistance Program: Provides a voluntary rehabilitation and return to work assistance benefit for disabled employees who are receiving STD payments, and who are medically able to participate. Unum will determine eligibility for this program.

Exclusions: Pre-Existing Condition:
   • received medical treatment, consultation, care or services including diagnostic measures or took prescribed drugs or medicines in the 3 months just prior to his/her effective date of coverage; and
   • the disability begins in the first 12 months after the employee’s effective date of coverage.

Note: This is not a legal document. In case of any discrepancy or question, the policy contract will be the final authority.