Short-Term Disability (STD) Benefits Overview

SMU®

What is Short-Term Disability (STD)?

- Short-Term Disability (STD) insurance provides income replacement for employees who are unable to work due to a non-work-related physical disease, injury, pregnancy, or mental disorder. It covers a percentage of the employee's predisability earnings, allowing them to focus on their recovery without the added stress of financial worries.
- If you have been employed with SMU for a year you are able to combine childbirth leave and parental leave for a total of 9 weeks.

Overview of STD Benefits

- Key features of the STD benefits program
- Benefit Schedule: 60% of predisability earnings
- Maximum Weekly Benefit: $2,500
- Waiting Period: 14 days (Accident/Sickness)
- 60-day Extended Benefit Waiting Period for late entrants during first 12 months of coverage
- Non-occupational plan covering off-the-job disabilities
- Includes Reasonable Accommodation Expense Benefit and Return to Work Incentive

SMU

Claim Process and Notifications

- File a claim online, by telephone, or using a paper form
- Required documents: Employee’s Statement,Employer’s Statement, APS
- Notifications via mail and text alerts (Text STATUS to 53284)
- Claim decision timeline: Approximately 1 week
- Benefit payments: Weekly in arrears

Additional Information

- Impact of Child Birth and Parental Leave policy: STD benefits reduced during paid leave
- Contact for claim inquiries: 800-368-1135
- Claim Intake Service Center hours: Mon-Fri, 7:00 AM - 7:00 PM (CT)
- Maternity coverage treated the same as any other illness