



TO: ALL Benefit-Eligible Employees

FROM: Cynthia A Hunter, Program Manager HR-Benefits

DATE: May 15, 2025

SUBJECT: **Basic, Optional and Voluntary Short-Term Disability July 1, 2025**

Basic Short-Term Disability (STD) Insurance Coverage

The University will provide **employer-paid Basic Short-Term Disability (STD) insurance** for the first **three years of employment for the employee**. This coverage is offered **automatically at no cost** to the employee and is administered by **Standard Insurance**.

Basic STD insurance pays **60% of your pre-disability salary**, up to a maximum of **\$45,000**. Benefits begin **after a 14-day absence** from work, following the use of all **accrued leave**. *(Please note: You are **not required** to exhaust your accrued leave before beginning maternity leave.)*

Coverage under the Basic STD plan ends at **midnight on the anniversary of your third year of employment**. When your coverage ends, you will receive a **notification from Workday**. At that point, you will have **31 days** to update your STD enrollment, including the option to elect **Supplemental Short-Term Disability** insurance.

If you enroll in new STD coverage within this 31-day period:

- You will **not** be subject to the extended benefit waiting period.
- Your new coverage will be **retroactively effective** to the date your Basic STD coverage ended, ensuring **no break in coverage**.

Please note: Employees **cannot opt out** of Basic Short-Term Disability insurance during the period in which they are eligible.

May 15, 2025

The University of Arkansas System is offering a **special enrollment period from May 16, 2025, through May 31, 2025**. Employees who elect OSTD coverage during this special enrollment period will **not be subject to the extended waiting period** when filing a claim. Employees who enroll **after** the special enrollment period will be **required to satisfy the extended waiting period**.

Additionally, **new hires or newly benefits-eligible employees** who enroll within their **31-day initial enrollment window** will also be **exempt from the extended waiting period**.

Eligible employees may choose from the following plans:

Supplemental Short-Term Disability Insurance

- Available to employees whose employer provides **Basic Short-Term Disability (STD)** coverage.
- The **Basic STD plan** covers up to **\$45,000** of your pre-disability salary.
- The **Supplemental STD plan** allows you to purchase coverage for the portion of your salary that exceeds \$45,000, up to a maximum salary of **\$216,000**.
- Premiums are based on the salary amount over \$45,000.

Voluntary Short-Term Disability Insurance

- Available to employees whose employer **does not provide Basic STD** coverage.
- Coverage is based on your **entire salary**, up to a maximum of **\$216,000**.
- Employees who receive Basic STD coverage are **not eligible** for the Voluntary STD plan.

To enroll in coverage, please carefully follow the instructions provided in the accompanying enrollment document. **Re-enrollment is required for continued coverage beyond June 30, 2025.**

Coverage for all participants currently enrolled in Optional Short-Term Disability (OSTD) insurance will terminate on June 30, 2025. Employees who wish to initiate or maintain OSTD coverage must re-enroll.

Cynthia Hunter is inviting you to a scheduled Zoom meeting.

Topic: Short-Term Disability

Time: May 20, 2025 02:00 PM Central Time (US and Canada)

Every week on Tue, until May 27, 2025, 2 occurrence(s)

Please download and import the following iCalendar (.ics) files to your calendar system.

Weekly:

[https://uapb-edu.zoom.us/meeting/tZwtfuuhrTksHdYnkgEXhjukF1kqdYP9Nf2s/ics?icsToken=DHUjoKMT2pecne0LuQAALAAAAJY6Q6LzeeqW-Mojl9_GRoKXP_-xxFI9Znhir3zMVf77ZuoXKB3fcSWbeA0BTskUWGH_27wxGpgBQM7tFTAwMDAwMQ&meetingMasterEventId=pbnTCm3ISZSluK3KLz5bkA](https://uapb-edu.zoom.us/join/88092932672?pwd=wuhQm6hmUXlanjLYXbuVbVDorrBkrW.1)

Join Zoom Meeting

<https://uapb-edu.zoom.us/j/88092932672?pwd=wuhQm6hmUXlanjLYXbuVbVDorrBkrW.1>

Meeting ID: 880 9293 2672

Passcode: 888970