

University of California Summary of Benefits

2017 Basic Disability Insurance

Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, can be devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Basic disability insurance provides partial income replacement if you are unable to work due to a qualifying non-occupational illness or injury for periods ranging from a few days to several weeks.

Eligibility	You are automatically enrolled in Basic Disability Insurance if you are eligible for Core, Mid-level or Full benefits.
Eligibility Waiting Period	None. Your coverage begins on the first day you are eligible for Core, Mid-level or Full benefits through the University of California.
Monthly Cost	The Basic Disability insurance premium is fully paid by the University of California. There is no cost to you.
Benefit	Basic Disability Coverage: If you become disabled (as defined in the plan) and remain disabled through the waiting period, the Basic plan benefit pays 55% of your eligible earnings, less other deductible sources of income. The maximum monthly benefit is \$800.00 per month.
Benefit Waiting Period	The period for which a benefit is payable will commence on the latest of the following: <ul style="list-style-type: none"> a. on the 15th day of continuous Disability resulting from Injury or Sickness. b. exhaustion of accumulated sick leave (must exhaust 30 calendar days which equate to 22 working days not including paid holidays); or c. earnings cease.
Maximum Duration	Basic disability benefits will end at either the end of the disability or the end of the 24th week of disability benefit payments, whichever comes first.
Definition of Disability	“Disability” or “Disabled,” with respect to Basic Disability, means you, as a result of Injury or Sickness, are unable to perform with reasonable continuity the Material and Substantial Acts necessary to pursue your Own Job in the usual and customary way.
Partial Disability Benefits	Partial disability benefits may be payable if your earnings are less than 80% of your pre-disability earnings and can continue for the duration of your disability claim.
Successive Disability	A Successive Period of Disability will be treated as part of a prior Disability if, after receiving Disability Benefits under this coverage, you (1) return to work for the University on an Active Employment basis, based on your normally scheduled workday; and (2) in less than four consecutive weeks (20 consecutive workdays) after you return to work for the University and while covered under this plan, you again becomes Disabled due to the same or related cause as the prior Disability.

This brochure is a general description of coverage and/or services offered. See your policy or service contract for actual terms and conditions. Group products and services are offered by Liberty Life Assurance Company of Boston, a Liberty Mutual company. Home Office: Boston, MA. 11/14



Exclusions

This plan will not cover disabilities due to:

1. war, declared or undeclared or any act of war;
2. active participation in a riot;
3. your committing of or attempting to commit an indictable offense;
4. injury that arises out of or in the course of employment;
5. sickness when a benefit is payable under a Workers' Compensation law, or any other act or law of like intent

Online solutions to manage your benefits

The University of California has a comprehensive page on UCnet dedicated to your disability plan options. You can access this page by clicking [here](#).

Additionally, Liberty Mutual provides online resources and tools to help you better understand and manage your benefits on MyLibertyConnection®. You can:

- Report an absence or track the status of an existing absence
- Review claim payment information