



2025 Benefits Overview

Short Term and Long Term Disability Coverage

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York
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Short and Long Term Disability

Who is eligible?

- All employees eligible for Full, Mid-level, or Core benefits

When are employees eligible?

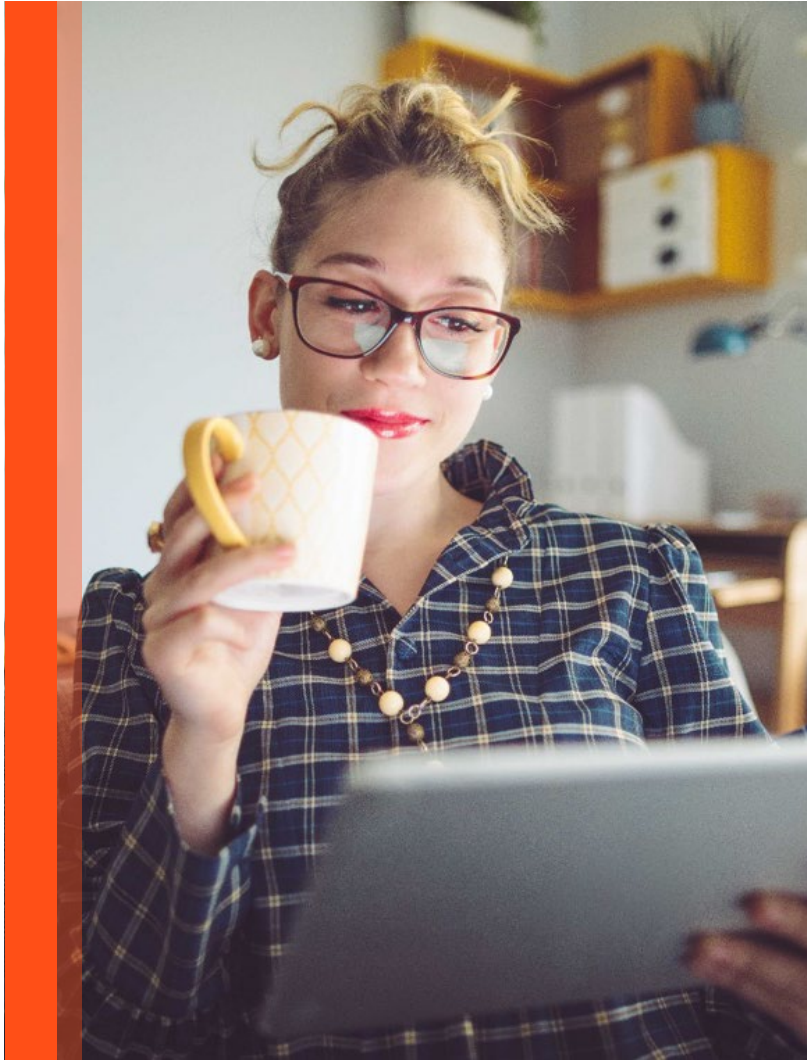
- Employees are eligible as of their date of hire or the date they obtain benefit eligibility.

Are employees required to pay for these benefits?

- Employees are automatically enrolled in the Basic STD plan and this is paid for by UC.
- Employees electing to participate in the voluntary STD or LTD plans must contribute to the cost of the benefits through payroll deductions.



Short Term Disability Overview of Benefits



Short Term Disability

Benefit Amount:

- Basic STD Coverage: 55% of weekly earnings to a maximum **\$800/month**
- Voluntary STD Coverage: 60% of weekly earnings to a maximum **\$15,000/month**

Benefit Payment:

- Bi-weekly

Elimination Period:

- Benefits will be payable on the latest of: the 15th day of continuous disability, use of sick leave (up to 22 working days), or regular earnings end

Maximum Benefit Duration:

- Benefits will end the earliest of the date you are no longer disabled or the end of the 24th week in which benefits are payable.

Long Term Disability Overview of Benefits

Long Term Disability

Benefit Amount:

- Voluntary LTD Coverage: 60% of monthly earnings to a maximum \$15,000/month

Benefit Payment: Monthly (paid in arrears)

Elimination Period:

- Benefits will be payable on the latest of: 182 days, exhaustion of accumulated sick leave, or the end of Short Term Disability benefits.

Maximum Benefit Duration:

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than age 60	Greater of SSNRA* or to age 65 (but not less than 5 years)
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months



Voluntary STD and LTD Enrollment and Evidence of Insurability Process

Voluntary STD and LTD Enrollment Process



Employees may enroll in voluntary STD and LTD coverage as a new hire without Evidence of Insurability (EOI)



If an employee opts not to enroll in the Voluntary coverages as a new hire, they may still enroll in these coverages by electing the coverage, completing an Evidence of Insurability application, and receiving an approval for the application. The application can be completed on the Lincoln Financial website at www.lincolnfinancial.com.

Employees must complete an EOI application (and be approved) for their voluntary STD and LTD coverage in order to receive the enhanced voluntary STD benefits and voluntary LTD benefits.

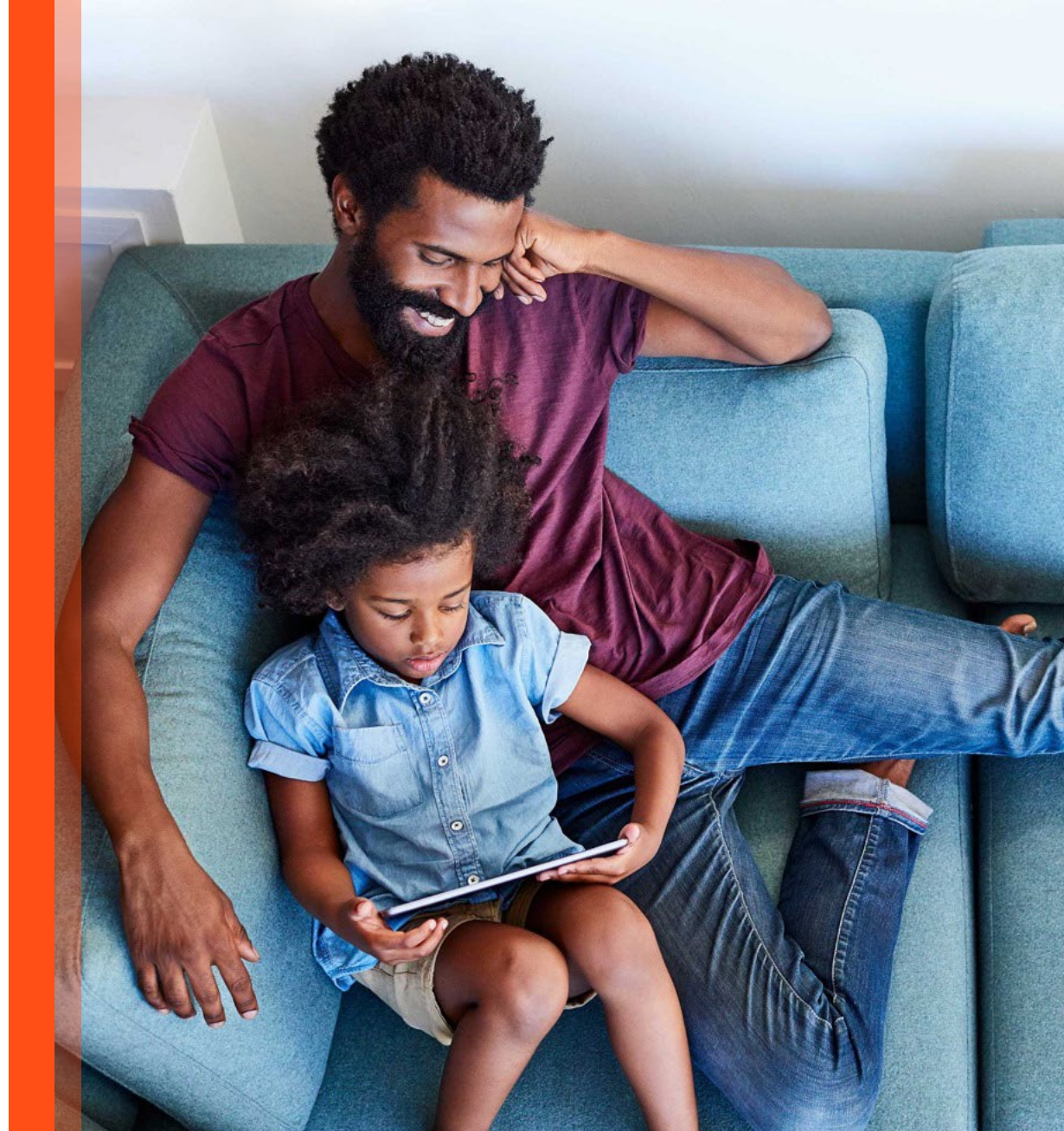


Simple EOI submission through Lincoln Financial

When an employee applies for voluntary STD or LTD coverage, they can submit your EOI application quickly and easily online.

The process features:

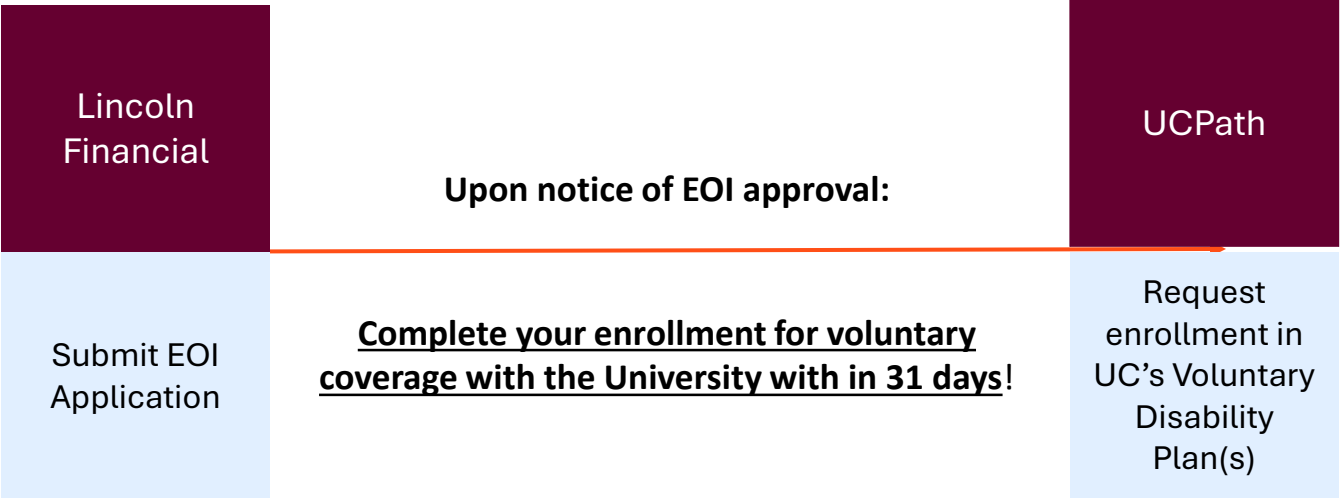
- Simple online application with just five questions through the Lincoln Financial website at www.lincolffinancial.com (UC Employee Company Code: **UNIVERSITY**)
- Instant confirmation — following portal submission, applications will be reviewed in real time and if approved employees will receive confirmations in real time. Applicants will be notified via mail if additional information is needed to make a determination



UCPath Voluntary Enrollment



- Following approval of your EOI application, you have 31 days to complete your enrollment for coverage with the University.
- You must complete all steps outlined in your approval letter by the deadline to ensure your coverage(s) goes into effect.
- The Evidence of Insurability application process must be re-started if you miss the deadline or need additional coverage in the future.



Frequently Asked Questions

What is the difference between Basic Short-Term Disability (STD) Insurance and Voluntary Short-Term Disability Insurance?

Basic STD Insurance is paid for by UC. It offers a cash benefit of 55% of the employees' weekly salary when they are out of work for up to 24 weeks due to injury, illness, surgery, or recovery from childbirth. The maximum monthly benefit is \$800.

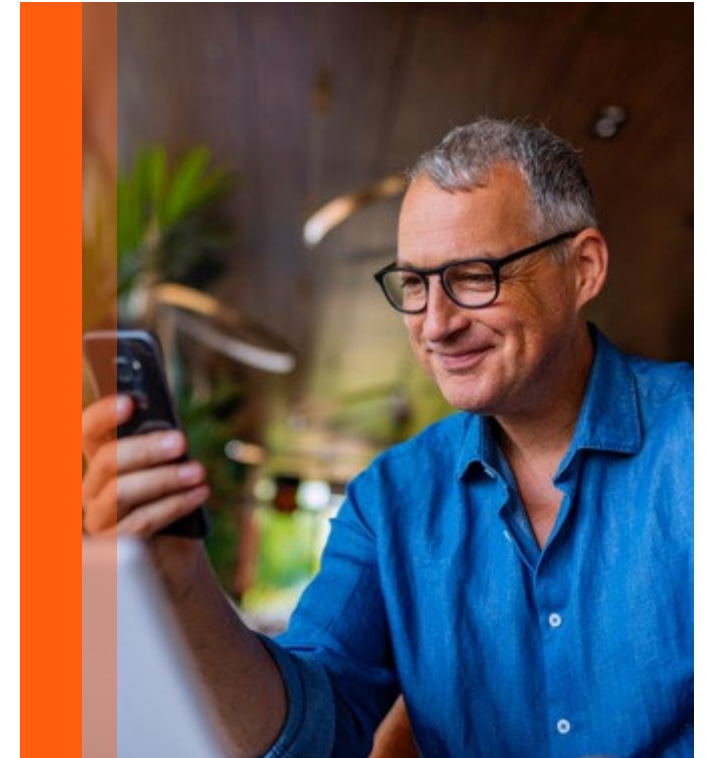
Voluntary STD Insurance requires employee contributions and increases the cash benefit to 60% of your weekly salary when they are out of work for up to 24 weeks due to injury, illness, surgery, or recovery from childbirth. The maximum monthly benefit is \$15,000.

Does an employee have to enroll in Voluntary Short or Long-Term Disability?

No, Voluntary plans are optional. The employee will have the option to enroll in each plan separately. They are auto-enrolled in the employer-paid basic STD plan but not the employee-paid voluntary plans.

How does an employee enroll in the Voluntary Short or Long-Term Disability plans?

To confirm an employee's current disability coverage or to request changes to the employee's disability coverage enrollment, please have the employee contact the UCPath Center at 855-982-7284. As previously referenced, the employee must complete an EOI application and be approved in order to qualify for the voluntary coverages if they did not enroll in these coverages as a new hire.



Lincoln Financial Portal

Personalized


When you log in to Lincoln Financial's portal, you can quickly navigate to your personalized group benefits information. Plus, you can easily manage your portal profile and preferences.

Easy


Keep up with your Lincoln benefits with just a few clicks by downloading the Lincoln Financial Mobile app.

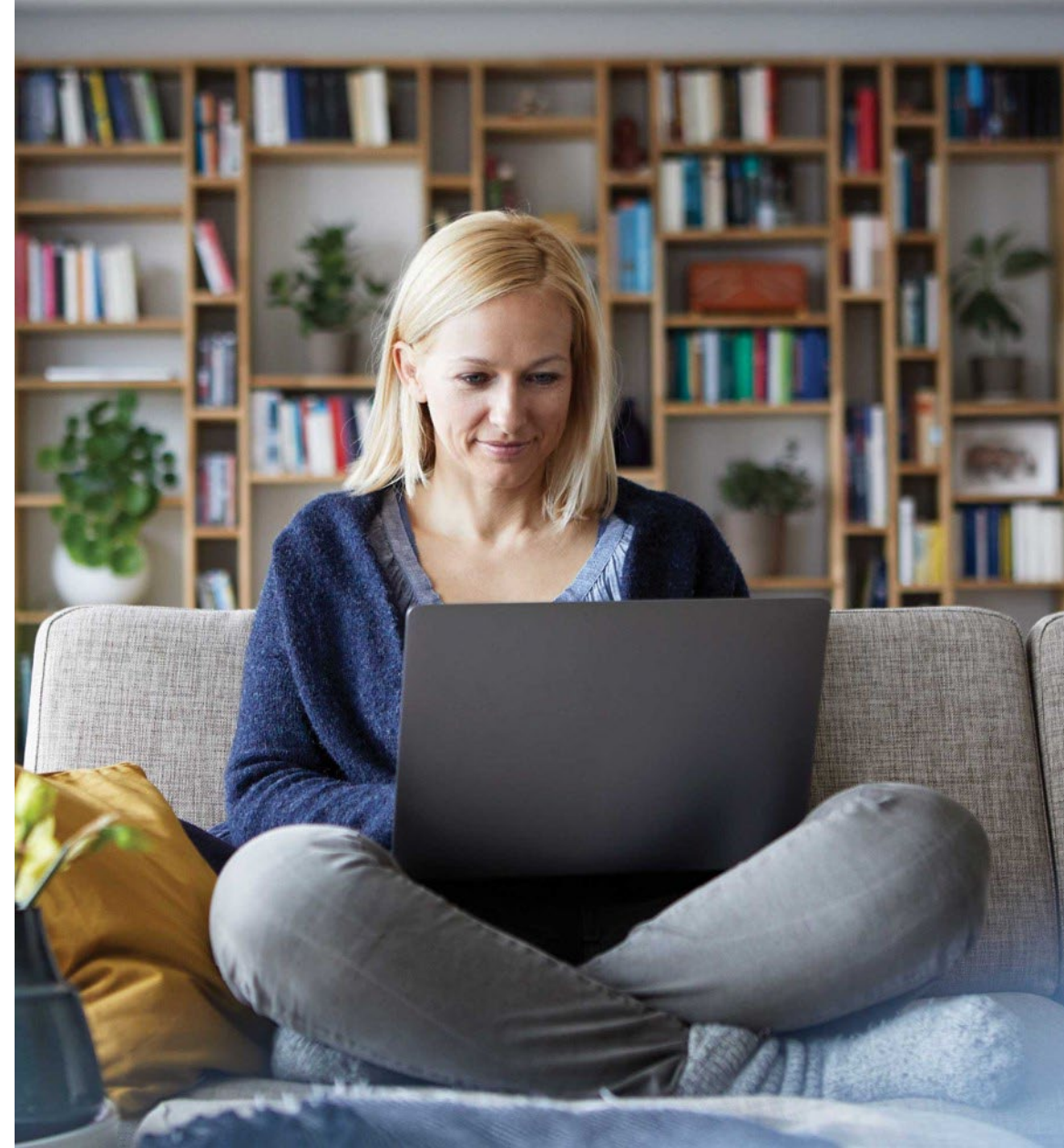
Actionable

Using the portal's convenient self-service tools, you can report a claim or leave — and log back in whenever you want to check its status.



Download the Lincoln Financial Mobile app today





Questions?



Thank you!

