Disability Insurance

The University provides eligible employees with disability income protection when employees miss work due to a non-work related disability.

**Short Term Disability**
Maximum Benefit Period: 26 weeks

**Exempt (Salaried) Staff**
Exempt employees are not eligible for Short Term Disability. Refer to Sick Days for clarification.

**Non-Exempt (Hourly) Staff**
Employees scheduled to work 1450 hours or more during the fiscal year are eligible for short-term disability insurance once the introductory period is successfully completed. Short term disability begins on the 13th consecutive day following a non-work related accident or illness for a maximum of 26 weeks. Beginning on the 13th workday of absence, pending medical approval, weekly income benefit payments will provide 100% of the base weekly earnings, up to a maximum of $750 per week, for a maximum of 26 weeks per disability.

If an employee’s available sick time does not cover the full 12 days prior to the first disability payment, WPI will allow up to 6 sick days from the following fiscal year’s awarded sick time to be borrowed, at the employee’s request, providing short-term disability is approved by the insurance provider.

**Short Term Disability**

- When you are eligible: After successful completion of 3 month introductory period
- How to enroll: Eligible employees are enrolled automatically
- When benefits begin: Beginning on the 13th calendar day of absence (pending medical approval)
- Initiating a Claim: Complete form and return to Human Resources
- Conditions covered: Non-work related injury & illness, including child birth
- Benefits: 100% of the base weekly earnings, up to a maximum of $750 per week.

If an employee’s available sick time does not cover the full 12 days prior to the first disability payment, WPI will allow up to 6 sick days from
the following fiscal year’s awarded sick time to be borrowed, providing short-term disability is approved by the insurance provider.

Duration
26 weeks

Cost
Free

**Long Term Disability**

Exempt (salaried) employees and non-exempt employees scheduled to work 1450 hours or more during the fiscal year are eligible for Long Term Total Disability Insurance after successful completion of the introductory period. On or about the first day of the fourth month of total disability, Human Resources will review medical status and discuss with the employee Long Term Disability and employment options. When long term disability is determined, human resources will begin the application process. WPI assumes the entire cost of this benefit.

Once medically approved by the carrier, the plan provides for 60% of the base monthly earnings not to exceed $10,000, which begins on the first of the month following 6 consecutive months of total disability and continues during such disability until the age of 65. If an employee’s total disability begins after attainment of age 60, the Long Term Disability Plan Summary outlines the maximum period of payment. Visit the WPI Employee Resource Center for plan documents.

Employees participating in WPI’s retirement plan while totally disabled receive a monthly retirement contribution to their retirement plan on their behalf.

The maximum monthly retirement contribution is 15% of base monthly earnings, but not more than $2,500, to a maximum age of 65, at which time the monthly retirement contribution ceases.

WPI will continue contributions to benefits up to a maximum of 26 weeks from the date of disability. On the first day of the 27th week, separation of employment will occur. At that point, all but life insurance and tuition assistance benefits and the above-described retirement contribution will cease. Health insurance benefits will continue under COBRA, but the entire premium must be paid by the employee.