



Short Term Disability Coverage

Opt-Out Form

Short-Term Disability insurance provides a safety net by replacing a portion of your income when you are unable to work for a short time (120 days or less) due to maternity leave, illness, injury, or other disabilities. It pays you 66.67% of your salary directly to help cover expenses during recovery, like housing, food, and childcare.

All new USU employees are automatically enrolled in short-term disability coverage with The Standard. The employee's portion of the premium is \$4.50 per month. If you wish to opt-out of this benefit, complete this form and return it to the HR Office.

Please note that opting out of this benefit means if you choose to enroll later, you may be subject to an Extended Benefit Waiting period of 60 days during the first 12 months of coverage for disability caused by: physical disease, pregnancy, or mental disorder.

This Extended Benefit Waiting period does not apply for: new hires and currently enrolled members, disabilities caused by accidental injury, or disabilities that begin after the first 12 months of coverage.

Effective _____ (enter date), I elect to opt out of Short Term Disability Coverage under the auto enroll provision of Utah State University. I understand that I will not have this benefit until I enroll during a subsequent open enrollment period.

Employee Signature: _____ Print Name _____

Date: _____ A# _____

Human Resources: _____ Date: _____

Once complete, return to HR by emailing HR@usu.edu or upload to the Box link found on the HR web page.