

**Article \_\_\_\_**  
**DISABILITY INSURANCE**

Section 1. The University shall provide SWs with Short-Term Disability (STD) benefits at no cost to the SW.

- A. STD shall protect 100% of a SW's pre-disability stipend, salary, and/or hourly wage while on STD regardless of funding source.
- B. SWs shall continue to accrue full benefits while on STD.

Section 2. The University shall provide SWs with Long-Term Disability (LTD) benefits.

- A. LTD shall protect 60% of an SW's pre-disability stipend, salary, and/or hourly wage regardless of funding source.
- B. SWs shall continue to accrue full benefits while on LTD.

Section 3. The University shall provide SWs with Long Term Care (LTC) Insurance offered to other University Employees.