

Disability Insurance

LONG TERM DISABILITY

Long term disability coverage is automatically provided to eligible employees enrolled in the Alternate Retirement Program. The coverage is through Prudential and is designed to pay covered employees 60% of their salary starting six months after their last date of work due to a long-term disability. For more information, refer to the booklet [certificate](#).

Employees who are not enrolled in the Alternate Retirement Program are eligible to purchase long term disability. Benefits are provided through Aetna and enrollment and customer service is provided by Charles Dyson at College Benefits Group. For more information, visit the College Benefits Group website at www.collegebenefitsgroup.com or call Charles Dyson at (860) 429-9000 or toll-free at (800) 594-7310.

SHORT TERM DISABILITY

The State of Connecticut has selected two vendors to offer short term disability benefits:

Colonial Life¹ - (800) 884-0689 or (860) 645-8833

<http://connect.acpt.coloniallife.com/ct/>

Available to full-time, active employees working 17.5 or more hours per week, this product protects against the short-term loss of income due to an on the job or off the job covered accident or illness.

Dearborn National¹ - (866) 858-1171

<http://www.osc.state.ct.us/empret/supplemental/dearbornSTD082010.pdf>

Available to full-time, active employees working 20 or more hours per week, this product protects against the short-term loss of income due to an off the job covered accident or illness.

The University of Connecticut has selected an additional vendor to offer short term disability benefits to employees enrolled in the long term disability program through their participation in the Alternate Retirement Program (ARP):

The Hartford

Designed to allow employees to purchase coverage that protects against the short-term loss of income as a result of an absence due to an illness or injury. For more information, call Charles Dyson at (860) 429-9000 or toll free at (800) 594-7310 or visit the College Benefits Group website at www.collegebenefitsgroup.com.

¹ *Open enrollment periods are conducted for these benefits. Eligible employees will be allowed to enroll during the open enrollment period without the need for medical underwriting or a physical examination, subject to certain coverage limitations. This privilege will be extended to new employees hired within 31 days after the open enrollment period concludes.*