

Long-Term Disability (LTD)

Purpose

This document explains how to change your Long-Term Disability (LTD) Insurance election outside of a qualifying life event.

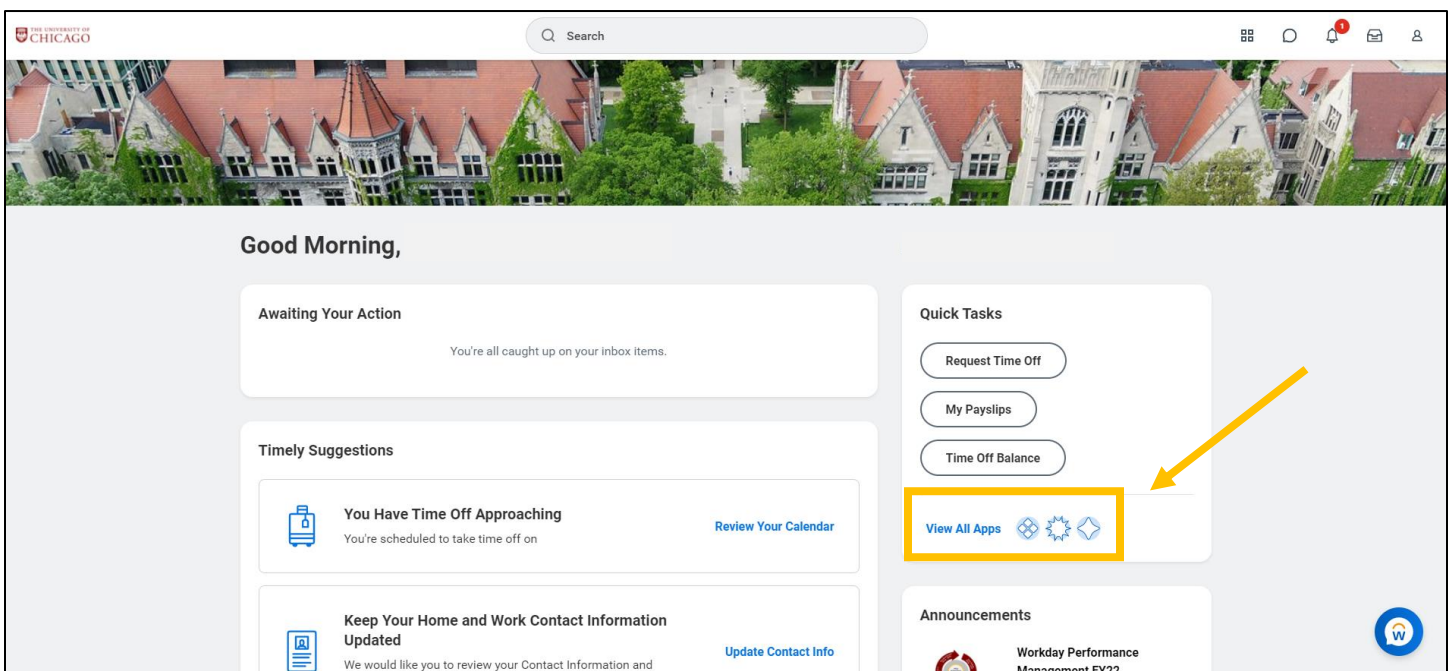
Evidence of Insurability (EOI) is required if you are currently waiving LTD coverage or if you are increasing your coverage from the Basic LTD plan to the Optional LTD plan. If Evidence of Insurability is required, the insurance plan provider will contact you via US Mail.

Steps to Manage LTD Elections

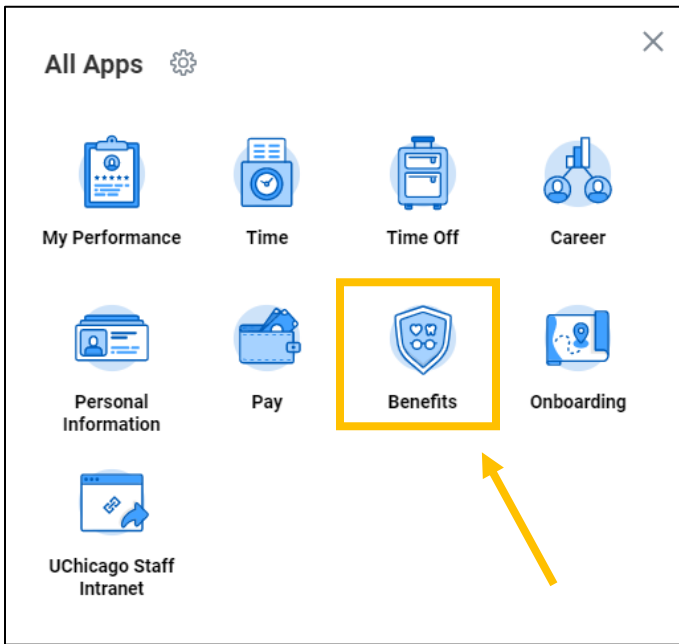
1. Log in to [Workday](#) using your CNet ID and Password.
2. From the Home page, click **View All Apps** at the bottom of the **Quick Tasks** card on the right side of the screen.

Keep in Mind

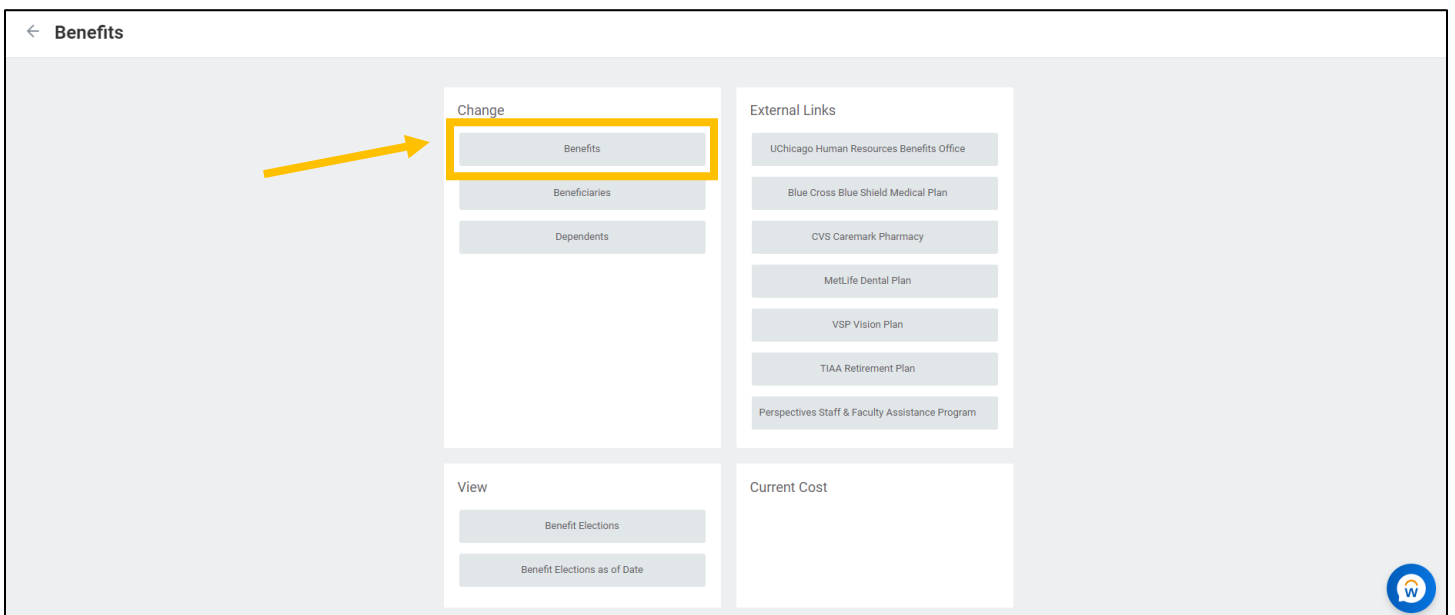
- You have 7 days to complete your Long-Term Disability benefit event. After 7 days, you will need to re-initiate the event.
- You have 90 days to complete and return your Evidence of Insurability (EOI) for your election to be approved.



3. Click on the **Benefits** icon.



4. In the **Change** card (top left), click on **Benefits**.



5. From the **Change Reason** dropdown menu, choose **LTD**.

6. Enter today's date or a future date in the **Date of Change Request** prompt box by typing in the date or using the calendar icon.

Change Benefits Connie Frank ⋮

Change Reason * LTD

Date of Change Request * 08/27/2021

Submit Elections By 09/02/2021

Benefits Offered
Basic Long Term Disability
Optional Long Term Disability

Attachments

August 2021						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

- Click the **Submit** button.
- You will see a pop-up with the next task to complete. Click **Open**.

You have submitted

Up Next: Change Benefit Elections

[View Details](#)

Open

- On the next screen, click the **Let's Get Started** button.
- To change your Long Term Disability plan elections, click **Manage** or **Enroll** on the appropriate card.

Insurance

Basic Long Term Disability Insurance
Sun Life (Only Employee Paid Coverage Displays)
(Employee)

Cost per paycheck \$33.96

Coverage 60% of Salary



Manage

Optional Long Term Disability Insurance
Waived

Enroll



- a. If you are **currently waiving coverage**, elect either the Basic **OR** Optional Long-Term Disability Insurance plan. **Elect only ONE (1) plan**. Evidence of insurability will be required; your election will be effective upon approval of EOI.

Insurance

<div style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;">  <p>Basic Long Term Disability Insurance Waived</p> <hr/> <p style="text-align: center; color: #0070c0;">Enroll</p> </div>	<div style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;">  <p>Optional Long Term Disability Insurance Sun Life (Only Employee Paid Coverage Displays) (Employee)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Cost per paycheck</td> <td style="text-align: right;">\$54.30</td> </tr> <tr> <td>Coverage</td> <td style="text-align: right;">60% of Salary</td> </tr> </table> <hr/> <p style="text-align: center; color: #0070c0;">Manage</p> </div>	Cost per paycheck	\$54.30	Coverage	60% of Salary
Cost per paycheck	\$54.30				
Coverage	60% of Salary				



- b. If you are currently enrolled in the Basic LTD plan and want to **increase coverage** to the Optional plan, remain enrolled in the Basic plan **AND** enroll the Optional plan. **Elect BOTH plans**. Evidence of Insurability will be required. You will continue with coverage under the Basic plan until approval of EOI, when your coverage will change to the Optional plan.

Insurance

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- c. If you are currently enrolled in the Optional LTD plan and want to **decrease coverage** to the Basic plan, waive the Optional plan and enroll in the Basic plan. Evidence of Insurability is not required when decreasing coverage. Your election will be effective on the event date.

Insurance

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Cost per paycheck	\$33.96				
Coverage	60% of Salary				

11. Once you have completed your Long-Term Disability elections, click the **Review and Sign** button.
12. Review the Selected Benefits, Waived Benefits, and Message about Evidence of Insurability.
 - a. If Evidence of Insurability is required, the insurance plan provider will contact you via US Mail. Benefits will take effect on the date evidence of insurability is approved, if required.

Turn off the new tables view

Selected Benefits 1 item

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Optional Long Term Disability Insurance	08/27/2021	08/27/2021	60% of Salary			\$54.30
Sun Life (Only Employee Paid Coverage Displays) (Employee)						

Turn off the new tables view

Waived Benefits 1 item

Basic Long Term Disability Insurance	Waived
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Messages

Turn off the new tables view

1 item

Plan	Information
Optional Long Term Disability Insurance - Sun Life (Only Employee Paid Coverage Displays) (Employee)	You must submit evidence of insurability for the 60% of Salary election. Your election will be reduced to \$0 until evidence of insurability is received and approved. Your election will be waived if you are denied coverage.

13. Scroll down to the bottom of the page. Read the Electronic Signature and click the **I Accept** checkbox.
14. Click **Submit**.

Electronic Signature

I hereby apply for participation in the University of Chicago's benefits plan(s) for those benefits for which I am or may become eligible under the terms and conditions of said plan and any present or future amendments thereto, and subject to acceptance of my enrollment.

By selecting the I AGREE button, you certify that:

- You authorize the University of Chicago to deduct from your earnings the required contributions, if any, toward the cost of the plan(s); and
- You cannot change any of your elections for medical, dental, vision, or health and/or dependent care flexible spending accounts until the next open enrollment period, unless you have a qualified life event. Proof of the life event is required and must be submitted within 31 days of the life event effective date.

I Accept

Submit
Save for Later
Cancel

15. Click the **View Benefits Statement** button to print your enrollment change for your records.
 - a. Once you click **Submit**, the event will be routed to a Benefits Specialist for approval. You will be able to view your updated LTD election on your Workday profile once the event is approved and Evidence of Insurability has been approved, if required.