

Comparison of Disability Programs at NC State University

	Disability Income Plan of NC (Short-term)	Disability Income Plan of NC (Long-term)	Liberty Mutual (Long-term Disability)	Standard Ins (Long-term Disability)
When am I eligible for benefits?	Must have one year of creditable service in either TSERS or ORP; and must satisfy the 60-day waiting period. Must have been at work or receiving pay for leave when your illness began, as certified by a physician.	Must have five years of creditable service in either TSERS or ORP; and must satisfy the 60-day waiting period and must make application within 180 days after the conclusion of the STD period.	There is a 60-day waiting period.	There is a 90-day waiting period. Note: Only ORP participants are eligible to participate in this plan.
What is the cost?	No cost after eligible	No cost after eligible	Click here for costs	Click here for costs
How do I apply for benefits?	You and your Physician complete Ret form 701 & 703 and return it to the Leave Administration Unit.	You and your Physician complete Ret form 704 & 7-A and return it to the Leave Administration Unit. Employee must terminate employment.	You and your Physician complete a Liberty Mutual claim form and return it to the Leave Administration Unit.	You and your Physician complete a Standard Insurance claim form and return it to the Leave Administration Unit
What is the amount of my Disability Benefits?	The plan pays a benefit of 50% of the base compensation rate up to a monthly maximum of \$3,000.00.	The plan pays a benefit of 65% of the base compensation rate up to a monthly maximum of \$3,900.00.	Your monthly benefits pays up to 66 2/3 of your monthly salary, with a monthly maximum benefit of \$10,000 and a minimum of \$250. Maximum monthly salary covered up to \$15,000.	Your monthly benefits pays up to 66 2/3 of your monthly salary, with a monthly maximum benefit of \$10,000. The plan continues retirement contributions on behalf of the participant, while he/she is disabled.
When does my Disability Benefits end?	The benefits will be paid for up to one year or until you are no longer deemed disabled, whichever comes first.	The benefits will be paid until retirement eligibility or until you are no longer deemed disabled, whichever comes first.	The benefits will be paid as long as you are deemed disabled or until you reach your Social Security Normal Retirement Age.	Benefits may continue up until age 65 as long as you are deemed disabled. If you are age 65 when benefits begin, please refer to the certificate of coverage.
Coordination of other benefits	This plan coordinates with the Workers' Compensation, Social Security benefits, any leave you are exhausting with the University, or any payments from federal agency under the provisions of GS127A-108	This plan coordinates with the Workers' Compensation, Social Security benefits, or any payments from any federal agency under the provisions of General Statute 127A-108.	This plan coordinates with the State Disability Plans, Social Security benefits, and any leave you are exhausting with the University.	This plan coordinates with the State Disability Plans, Social Security benefits, any leave you are exhausting with the University, or monthly earnings that exceed 20% of your monthly wage base.