

Generally, all insurance plans include an “actively at work” provision that delays the effective date of coverage when the employee is absent from work on the normal effective date.

University plans incorporating this provision include the short term disability, long term disability, basic group term life and AD&D, voluntary group term life and voluntary AD&D programs.

Additionally, the voluntary group term life and voluntary AD&D insurance programs delay effective dates for a spouse, domestic partner, civil union partner and children under certain circumstances. Consult the Certificates of Insurance for plan details.

