

Frequently Asked Questions

SUPPLEMENTAL INDIVIDUAL DISABILITY INSURANCE

Employees with an existing policy with The Standard

I have a policy with The Standard Insurance Company that I also purchased while working for Harvard University. Why am I receiving this information Unum?

Harvard has transitioned the Individual Disability Insurance (IDI) program from The Standard Insurance Company (The Standard) to Unum. The Unum program offers a higher income replacement ratio (65%) and a higher monthly maximum benefit (\$10,000) than the prior Standard program. These higher limits will allow you to protect more of your income in the event a disability impacts your ability to work.

Are there other differences between The Standard and Unum programs?

There could be, depending on when you purchased your policy through The Standard. For example:

Vendor	Date Policy Purchased	Max Benefit Period	Pre-Existing Condition Limitation*	Definition of Disability	Non-cancelable/ Guaranteed Renewable Period [†]
The Standard	May 1, 2005 – July 31, 2009	To age 65	None	If disabled from own occupation and return to work in another occupation, benefit payable is proportionate to the earnings loss.	To age 65; conditionally renewable after age 65 if still working at Harvard at least 17.5 hours per week or 30 hours elsewhere.
	August 1, 2009 – May 31, 2012	To age 66/67	None	If disabled from own occupation and return to work in another occupation, full benefit is payable.	To age 66/67; conditionally renewable thereafter if still working at Harvard at least 17.5 hours per week or 30 hours elsewhere.
	June 1, 2012 – April 30, 2019	To Age 67	None	If disabled from own occupation and return to work in another occupation, full benefit is payable.	To age 67; conditionally renewable thereafter if still working at Harvard at least 17.5 hours per week or 30 hours elsewhere.
	May 1, 2019 – January 1, 2023	To Age 67	12/12	If disabled from own occupation and return to work in another occupation, full benefit is payable.	To age 67; conditionally renewable thereafter if still working at least 30 hours per week at Harvard or elsewhere.
Unum	June 1, 2023 or after	To Age 67	None	If disabled from own occupation and return to work in another occupation, benefit payable is proportionate to earnings loss.	To later of age 67 or fifth policy anniversary date, depending on age when you purchase the policy; conditionally renewable thereafter if working at least 30 hours per week at Harvard or elsewhere.

* Disabilities caused or contributed to by a pre-existing condition will be covered only if, on the date of disability, the policy has been in place for at least 12 consecutive months. A pre-existing condition is any mental or physical condition for which you have sought medical advice, care, or treatment, or a reasonably prudent person would have sought medical advice, care, or treatment, during the 12-month period ending the day before the policy effective date.

[†] Vendor cannot cancel or change the policy during this period if premiums are paid on time.

Should I replace my policy through The Standard with a policy through Unum?

It is generally not recommended to cancel or replace existing IDI coverage. However, you may qualify for an **additional** policy through Unum based on your income and your existing coverage through The Standard. A new policy from Unum will provide benefits along with your current policy.

Will I have to file a claim with both The Standard and Unum if I become disabled?

Unum will use their own claim form or The Standard claim form to initiate the claim process. Carriers will make their claim decisions independent of one another, but Unum and The Standard will work with you to coordinate and authorize the sharing of information as much as possible.

Will benefits I receive from The Standard IDI policy affect benefits from the Unum policy if I become disabled?

Benefits from other disability programs, including other IDI coverage, group long-term disability (LTD) benefits, or Social Security Disability benefits, will not impact IDI benefits payable under The Standard or the Unum policies.

My Standard policy included automatic increases. Will I continue to receive increases on that policy if my income increases?

Your policy with The Standard will remain active as long as you pay the premium, but no further increases will be processed. If you decide to purchase a policy through Unum, that policy will include a Guaranteed Coverage Increase (GCI) feature that allows your coverage to keep pace with your earnings as they grow, up to the program maximum.

Will the premium I pay for my policy with The Standard increase as I get older?

Like the Unum program, if you pay your premium on time, rates are guaranteed to a certain age. This age is based on when you purchased your policy as described in the chart on the previous page. You can keep your policy with The Standard after this guaranteed period if you are still working the required number of hours per week though premiums may change at that time.

Who should I contact if I have more questions?

Our enrollment partner, formerly The Baker Benefit Group, became part of Risk Strategies in 2024. Please reach out to them at IDI-Harvard@risk-strategies.com or 1-877-321-4427 to speak to a representative who can answer any questions you may have about the program.