



STAFF EMPLOYMENT MANUAL

Title: 5.0 Benefits

Chapter: 5.06 Short-term Disability (STD) Insurance

Issuance Status and Effective Date: March 2013

1. General

This benefit provides regular full-time staff who have completed one year of continuous service with salary continuation under the terms of the University's short-term disability plan. This benefit covers medical disability, including pregnancy, but excluding medical disability covered under Workers' Compensation law, when a staff member becomes medically certified unable to perform his/her job (See also **6.12, Health and Safety**). Only absences for injury or illness extending beyond five successive working days which have been medically certified are covered under this benefit.

- a. This policy provides a general explanation of the University's short-term disability plan. Where inconsistencies exist between this policy and the short-term disability plan document, the plan will prevail. Consult the applicable plan document or HRD for further details.
- b. Benefits under this policy do not begin until the sixth successive working day of absence from the regular work schedule. If a short-term disability absence is approved by the insurance carrier, the first five days of the absence will be paid by the University. Eligibility for these University-paid days will not exceed two occurrences in any given fiscal year.

If more than two approved short-term disability absences occur in any given fiscal year, the staff member will be required to use his/her own Personal Days or Vacation to cover the first five days of the absence. In this case, any portion of the first five-day period not covered by Personal Days or Vacation will be unpaid. The initial five day absence will be considered when evaluating attendance records.

- c. The insurance carrier is responsible for claim adjudication and will determine eligibility for benefits upon receipt of appropriate medical certification from a treating physician. It is the responsibility of the staff member to furnish evidence of disability satisfactory to the insurance carrier in order to receive benefit payments.

The University will continue a staff member's short-term disability salary continuation benefits in accordance with the Schedule of Benefits noted herein for a period of up to 20 business days following the onset of a short-term disability leave of absence. In the event that a claim for short-term disability benefits is not approved within this 20 day time frame, short term disability benefits will be suspended. If/when the insurance carrier approves the claim for benefits, the staff member will be made whole if applicable and/or salary continuation will resume in accordance with the Schedule of Benefits.

If the claim for benefits under this policy is ultimately not approved by the insurance carrier, the staff member's available Vacation and/or Personal Days banks will be charged accordingly.

- d. The University reserves the right to require an independent medical exam by a designated health care provider at the expense of the University as a condition of providing an approved leave.

- e. Disability extending beyond 26 weeks is covered under the University's Long-term Disability Insurance (See also **5.07, Long-term Disability Insurance**), administered by the insurance carrier.
- f. The University reserves the right to change the Short-term Disability Insurance Policy as it deems necessary.

2. Schedule of Benefits

Benefits paid under the University's short-term disability policy are determined by the employee's completed years of service as outlined below. Completed years of service are those completed effective on the staff member's anniversary date or adjusted service date immediately preceding the short-term disability absence. After the initial five-day absence, a maximum benefit of 25 weeks of salary continuation is possible in either the fiscal year or for one continuous disability extending from one fiscal year to the next.

Completed Years of Service at Onset of Disability	Full Pay	Full Pay		Half Pay	* Total Paid Leave
	100% Salary Check Issued by the University	50% Salary Check Issued by the University	50% Salary Check Issued by the Insurance Carrier	50% Salary Check Issued by the Insurance Carrier	
1	4 weeks (20 days)	4 weeks (20 days)	4 weeks (20 days)	17 weeks (85 days)	25 weeks (125 days)
2	5 weeks (25 days)	5 weeks (25 days)	5 weeks (25 days)	15 weeks (75 days)	25 weeks (125 days)
3	6 weeks (30 days)	6 weeks (30 days)	6 weeks (30 days)	13 weeks (65 days)	25 weeks (125 days)
4	7 weeks (35 days)	7 weeks (35 days)	7 weeks (35 days)	11 weeks (55 days)	25 weeks (125 days)
5	8 weeks (40 days)	8 weeks (40 days)	8 weeks (40 days)	9 weeks (45 days)	25 weeks (125 days)
6	9 weeks (45 days)	9 weeks (45 days)	9 weeks (45 days)	7 weeks (35 days)	25 weeks (125 days)
7	10 weeks (50 days)	10 weeks (50 days)	10 weeks (50 days)	5 weeks (25 days)	25 weeks (125 days)
8	11 weeks (55 days)	11 weeks (55 days)	11 weeks (55 days)	3 weeks (15 days)	25 weeks (125 days)
9	12 weeks (60 days)	12 weeks (60 days)	12 weeks (60 days)	1 week (5 days)	25 weeks (125 days)
10	13 weeks (65 days)	12 weeks (60 days)	12 weeks (60 days)	-	25 weeks (125 days)
11	14 weeks (70 days)	11 weeks (55 days)	11 weeks (55 days)	-	25 weeks (125 days)

Completed Years of Service at Onset of Disability	Full Pay	Full Pay		Half Pay	* Total Paid Leave
	100% Salary Check Issued by the University	50% Salary Check Issued by the University	50% Salary Check Issued by the Insurance Carrier	50% Salary Check Issued by the Insurance Carrier	
12	15 weeks (75 days)	10 weeks (50 days)		-	25 weeks (125 days)
13	16 weeks (80 days)	9 weeks (45 days)		-	25 weeks (125 days)
14	17 weeks (85 days)	8 weeks (40 days)		-	25 weeks (125 days)
15	18 weeks (90 days)	7 weeks (35 days)		-	25 weeks (125 days)
16	19 weeks (95 days)	6 weeks (30 days)		-	25 weeks (125 days)
17	20 weeks (100 days)	5 weeks (25 days)		-	25 weeks (125 days)
18	21 weeks (105 days)	4 weeks (20 days)		-	25 weeks (125 days)
19	22 weeks (110 days)	3 weeks (15 days)		-	25 weeks (125 days)
20	23 weeks (115 days)	2 weeks (10 days)		-	25 weeks (125 days)
21	24 weeks (120 days)	1 week (5 days)		-	25 weeks (125 days)
22 or more	25 weeks (125 days)	-		-	25 weeks (125 days)

* Total paid leave does not include the first five days of absence, which brings total salary continuation to 26 weeks.

- a. When more than one period of absence due to disability is involved during the same fiscal year, the total benefit will not exceed the person's maximum eligibility at the onset of the first disability in that fiscal year.
- b. When any period of disability overlaps into a new fiscal year, benefits for that period of disability will not exceed the maximum eligibility in the fiscal year in which the disability began.
- c. Restored eligibility for benefits in the new fiscal year does not occur until the employee has been medically certified able to return to regular duties on a full-time basis, and works at least 15 consecutive full days in the new fiscal year.

3. Premium Billing

During leave with salary continuation paid by the University, premiums for applicable benefits will be deducted from the staff member's wages. If and when benefits are reduced to half pay (check issued only from the insurance carrier), the staff member will be responsible for his/her share of all coverage-related premiums. Monthly billing will be coordinated by the Bursar's Office.

4. Leave Procedure

- a. Upon notification from either the employee or the department, HRD will alert the Payroll Office to place the affected employee on a short-term disability leave.
- b. If an employee reaches the point in an approved short-term disability absence where he/she is receiving half pay (check issued only by the insurance carrier), the employee's pay will be supplemented with available Personal Days and Vacation to make whole days.
- c. Salary continuation during an absence under this policy is considered a benefit, not earned accrued pay. University recognized holidays occurring during such leaves are not paid.
- d. Vacation and Personal Days will not be allotted during a short-term disability absence. Vacation and Personal Days will be adjusted to account for any full month of absence from active employment during any type of leave of absence.
- e. Merit increases are not retroactive and become effective on the first day of return to work if an employee is on any type of leave of absence, including a short-term disability leave.

5. Return to Work Procedure

A physician's clearance for return to work will be required after any medical disability. Short-term disability benefits will terminate upon an attending physician's release to the employee's regular full-time work schedule. Short-term disability benefits will be adjusted accordingly upon an attending physician's release to a modified work schedule. HRD will alert the Payroll Office to return the affected employee from the short-term disability leave.

An employee who returns to work after an approved short-term disability is entitled to return to his/her same or equivalent position without a loss of pay or benefits whenever possible providing he/she can perform the essential functions of the job.

Failure to report to work without approval on the first working day following any type of leave of absence is considered a voluntary resignation.