

Short-Term Disability Fact Sheet

The University provides regular full-time staff, who have completed one year of continuous service, with salary continuation; which covers non-occupational medical disability (including pregnancy) when they become medically certified unable to perform their job.

What are my Short-Term Disability (STD) Insurance benefits?

Absences for injury or illness extending beyond five successive working days, which have been medically certified, are covered under this benefit. Benefits under the STD policy are determined by completed years of service at the onset of the disability. A maximum benefit of 26 weeks of salary continuation is possible in either the fiscal year or for one continuous disability extending from one fiscal year to the next.

What is my first step if I need to utilize this benefit?

An employee requesting an STD leave of absence must follow standard absence notification procedures and notify his/her supervisor of the general reason for the absence. The supervisor, in turn, must notify HRD if the absence is expected to exceed five successive working days. If you are aware of your need for a medically certified absence in advance, please notify your supervisor and your designated HR Service Partner to initiate a claim as soon as possible.

What information will need to be provided to apply for STD benefits?

HRD will provide you with the appropriate paperwork that **must** be completed by you and your attending physician. This completed paperwork must then be sent directly to the insurance carrier for adjudication of your claim. **This initial step is essential in order to allow for timely handling of your claim and assure you will be paid properly if your STD absence is approved.** The insurance carrier will determine eligibility for STD benefits upon receipt of appropriate medical certification. Once the insurance carrier has made the benefit determination, you and HRD will be notified regarding your claim status.

How will I be paid under the STD policy?

Benefits under this policy do not begin until the sixth successive working day of absence from the regular work schedule. If an STD claim is approved by the insurance carrier, the first five days of the absence will be paid by the University. Eligibility for University-paid days will not exceed two occurrences in any fiscal year. More than two approved STD absences in any fiscal year will require the employee to use his/her own Personal Days or Vacation to cover the first five days. In the absence of eligibility for such paid days, any portion of the first five-day period will be unpaid.

What else should I know about STD benefits?

It is the responsibility of the employee to furnish evidence of disability satisfactory to the insurance carrier in order to remain eligible for benefit payments. The insurance carrier maintains the right to request periodic updates as deemed necessary. If certification is not provided to the carrier, salary continuation will cease and it will be your responsibility to repay any overpayment received. The University reserves the right to require an independent medical exam by a designated health care provider at the expense of the University.

What do I need to do to return to work after an STD absence?

A physician's clearance for return to work will be required after any medical disability. If your return to work is initially on a part-time basis, a return to full duty clearance will be required prior to your return to full-time status. Please send all claim information regarding return to work directly to the insurance carrier for appropriate processing.

Where can I get more information on STD Insurance benefits?

Please visit the HRD website http://www.hartford.edu/hrd/Employee_Benefits/default.aspx; or the Staff Employment Manual [5.06 - Short Term Disability Insurance](#); for details regarding this benefit. You can also contact your designated HR Service Partner for any inquiries regarding this University benefit.

This is a summary of the University of Hartford's Short-term Disability Insurance policy. It is not intended to be all inclusive. Where there are differences between this summary and more specific statements contained in University files (such as plan documents), those statements shall control. The University reserves the right to change the Short Term Disability policy as it deems necessary.