

Short Term Disability (STD)
FAQ

- **Do Employees have to pay for the new Short Term disability policy?**
No. The new program is paid for by the university.
- **Is there a waiting period for pre-existing conditions?**
Yes. All employees who start after 1/1/13 will be subject to a pre-existing clause. If the employee had treatment or was diagnosed with an illness or injury in the 3 months prior to their effective date, they will not be eligible for the disability benefit for 12 months for that specific illness/injury. All current full time employees do not have a waiting period for pre-existing conditions.
- **Can an employee use STD if a family member gets sick?**
No, short term disability is to be used for an employee's injury or illness.
- **Will employees lose any accrued sick time due to the University adding this benefit?**
No. All sick leave balances will remain in place. Effective January 1, 2013, the maximum sick leave accrual will decrease from the current 130 days to 65 days. If an employee's sick leave balance on January 1 is greater than 65 days the employee will not lose any sick time. The employee will not accrue additional sick leave until their sick leave balance falls below 65 days.
- **Will employees still be able to use Bonus Vacation?**
Yes, this benefit is not changing. An employee may convert two sick days for one vacation day days up to a maximum of 5 days per calendar year. In order to be able to do this an employee must have a balance of 40 sick days after they convert their time.
- **If an employee is currently paying for STD through Colonial may they keep their current coverage?**
Effective January 1 the University will no longer make payroll deductions for Colonial. Employees may continue their coverage with Colonial on their own if they wish to do so. A Colonial representative will be available at the benefits fair and employees may work with them to discuss options for payment. I would encourage employees to seriously consider if they need to continue coverage since the University is providing similar.
- **If an employee is injured or becomes ill will the STD begin on the first day out?**
There is 14 day "elimination" period that must be met an employee begins receiving short term disability payments. Staff may use accrued leave (sick, vacation, holiday, etc) to be paid during the 14 days. Faculty are paid at 100% since they do not accrue leave.
- **Can employees be paid at 100% after the 14 day elimination period?**
Yes staff may choose to use their accrued sick time to be paid at 100% prior to using the employer paid STD. It is important that when a staff member files a STD claim they contact URHR to notify the University if they want to use their sick at 100% or save their sick and be

paid at 66 2/3% through STD. If we do not hear from the employee we will continue to use accrued sick leave.

- When should an employee file a STD claim with Cigna?
If an employee will be out for longer than 3 days they should go ahead and contact Cigna to file a claim. Once the employee files a claim with Cigna they should also contact URHR. This will also trigger HR to send the FMLA paperwork.