

Short Term Disability Claims for Maternity

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We have created this document to help you understand your options for Short Term Disability (STD) benefits and use of leave time after your baby is born. You may be eligible for and wish to take 12 weeks FMLA leave for the birth of your child. If so, please be aware that this time is split between medical recovery and bonding, and your options will be different for each.

The first 6 weeks is medical recovery time. This could be extended to 8 weeks for a C-section. This is the only time you are eligible to use your sick leave or apply for STD benefits, as one has to be “medically disabled” to be eligible for either. You have two choices:

1. If you have enough sick leave saved up to cover the first 6 weeks, that’s great. You can use it and receive full pay and never file an STD claim. If your sick leave runs out, you can use your vacation time.

OR

2. You can opt to go on unpaid leave of absence (LOA) for all or part of the 6-weeks and go off payroll. In other words, you have the option to not exhaust all your leave time and instead can save some for the future, perhaps for post-natal appointments. Or perhaps you don’t have enough leave time saved up and would have to go on unpaid LOA at some point anyway.

STD is a “salary replacement” benefit. There has to be loss of income in order to be eligible to file a claim; one cannot receive UAMS pay and STD benefits at the same time. But if you do go off payroll and are put on unpaid LOA status, you may apply for STD benefits to replace up to 60% of your salary.

STD benefits would not start until after you are already off work for 2 weeks - this is the waiting period. That means STD benefits could start on week 3 and continue through week 6 (4 weeks total). If you wish to apply for STD instead of using your leave time, you could use your accrued leave for the first 2 weeks (the waiting period), then go on unpaid LOA after that in order to receive STD benefits for the next 4 weeks.

Please keep in mind that if you were already pregnant when you enrolled in the STD plan – either the Basic STD plan that UAMS provides or the Optional STD plan that you may have added -- you would not be eligible for STD benefits because the condition was pre-existing.

The next 6 weeks is bonding time with your baby. While this time may be protected under FMLA, you would not be eligible to use your sick leave nor file an STD claim if your

doctor has released you from medical disability. Again, you have two choices for this second 6-week period:

1. If you have enough vacation time saved up, you can use it and receive full pay. You are not eligible to use sick leave for this period, other than for doctor's appointments or other illness.

OR

2. You can choose to go on unpaid LOA for all or part of this second 6-week period. Again, you would not be eligible for STD benefits.

Please visit our website for more information about Short Term Disability, including the process to file a claim easily by telephone.

Questions? Please contact our office.

UAMS Office of Human Resources

Phone: 501-686-5650

Email: AskHR@uams.edu

Fax: 501-686-3586

Website: www.hr.uams.edu

Location: 4th floor, 4C, Central Building, 7:30-4:30 Mon-Fri