

# Short Term Disability FAQs

## **How much do I pay for Basic Short Term Disability (STD) insurance?**

Nothing, it is FREE to all benefit eligible staff and faculty. You would only pay a premium if you enroll in Optional STD insurance. Housestaff/medical residents are not eligible to participate in either plan.

## **What is the STD benefit?**

The STD benefit is 60% salary replacement. The Basic Plan provided by UAMS covers your salary up to \$45,000, for a max weekly benefit of \$519.00. If your salary is in excess of \$45,000 and you have purchased the additional Optional STD coverage, your salary is covered up to a maximum of \$216,000, for a max weekly benefit of \$2,492. The first two weeks of your medical disability is a waiting period. After that, STD benefits may be paid for up to 12 weeks, as long as you remain medically disabled and are not receiving any UAMS pay.

## **If I would like to purchase Optional STD, how can I do that? And when is it effective?**

There are 3 opportunities to purchase STD:

- 1) As a new employee you can enroll within your first month; coverage would take effect the following month.
- 2) If your annualized salary changes from below \$45,000 to over \$45,000, you have one month to enroll; coverage would take effect the following month.
- 3) Current employees may enroll during announced open enrollment periods, usually held each fall; coverage would take effect the following January.

## **Do I have to exhaust my sick and vacation time before I apply for STD?**

For all medical disabilities except maternity, yes, you have to exhaust all your leave time. STD benefits are a salary replacement; therefore you have to be off payroll in order to be eligible for STD benefit payments. One cannot receive UAMS pay and STD benefit payments at the same time. In the case of maternity, women may choose to go on unpaid leave of absence without exhausting their leave. You'll find more details about using STD benefits for maternity leave on our website.

## **What if I don't have any sick or vacation leave, can I still apply for STD?**

Yes. If you will be medically disabled for more than 2 weeks, you may apply for STD benefits to begin week 3.

**Can I apply for STD if I have a pre-existing condition?**

Perhaps. In your first year of coverage, pre-existing conditions are not covered. But after a year, they are. For example, if you are already pregnant when you enroll in STD insurance, the pregnancy will not be covered because it was pre-existing in your first year of coverage. But if you enroll and become pregnant more than a year later, then yes, that later pregnancy would be covered.

**What is the elimination period?**

The elimination, or waiting, period is 2 weeks. If you are off work for less than 2 weeks for a medical condition, you would not be eligible for STD benefit payments.

**What is the maximum amount of time I can receive STD benefits?**

12 weeks. That means you must be medically disabled for at least 14 weeks to reach the maximum benefit period -- the 2 week elimination period plus 12 weeks of benefits equals 14 weeks.

**Why would someone NOT apply for STD?**

Remember, STD is a salary replacement benefit. There has to be a loss of salary due to medical disability for one to be eligible for benefit payments. If an employee had enough leave time saved up to cover their absence, then they would not need to file a claim because there was no salary loss. If you're not sure if you would be eligible for benefits, please contact our office.

**Am I required to file a STD claim if I am going to be out longer than 2 weeks?**

It depends on your leave balance. If you have adequate leave to cover your entire absence, then no, you would not file an STD claim. The best time to file a claim is when you know you will miss a paycheck.

**Do I earn sick and vacation while I am out on STD?**

No. You would have to be on an unpaid leave of absence in order to be eligible for STD benefits, and one does not accrue leave in that status.

**If I am put on bedrest prior to delivering my baby, walk me through how that will look for me if I have 5 weeks of sick leave, 6 weeks of vacation, go on bedrest May 5 and deliver my baby via C section June 1.**

You would use your sick leave when you go on bed rest (and then vacation time if you run out of sick leave). Once the baby is born, you have a choice: either continue to use your accrued leave (sick leave, or vacation when sick runs out), or go on unpaid leave of absence so that you can receive STD benefits. Why? Because once the baby is born, you then have the choice whether or not to exhaust all leave time before beginning an unpaid leave of absence. Keep in mind that STD can only be paid when you are medically disabled, which following birth is normally 6 weeks for vaginal delivery, 8 weeks for C-section. You could choose to go on unpaid LOA status (meaning off payroll) when the baby is born and begin your STD benefits for the next 8 weeks. You've already been off for 2 weeks, so you've met the elimination period. So STD benefits could begin at any time, for up to 6-8 weeks, after the baby is born – as long as you elect to go on unpaid LOA rather than use your accrued leave.

**Same question as above but I only have 1 week of sick time and 2 weeks of vacation available?**

You would exhaust your leave time while on bedrest, then go on unpaid LOA and file an STD claim. You had enough leave to cover the 2 week elimination/waiting period. You would be eligible for STD benefits for up to 12 weeks max, but not to exceed 6-8 weeks past delivery.

**Same question as above but I have no sick or vacation time available?**

You would go on unpaid LOA as soon as you miss work. After the 2 weeks waiting period, you would be eligible for STD benefits for up to 12 weeks. Keep in mind that STD benefits cannot go past 6-8 weeks from delivery.

**Am I required to file an STD claim just because I am going out on maternity leave?**

No. An ideal situation would be that you have enough leave time saved up to cover your entire maternity leave, such that you don't have to file an STD claim. By using your leave time you'd receive full pay, versus 60% max salary replacement under STD. You would file a claim only if you think you're going to miss a paycheck for the time you are medically disabled.

**What if I change my mind about filing a claim after I have been out 4 weeks already? Am I too late to file a claim?**

It depends if you are still on payroll or are on unpaid leave of absence. If you are already on an unpaid leave of absence, or expect to soon be, you can still file a claim.

**Does my STD start my last day of work or the date I deliver?**

Start with the first day you are medically disabled, which is usually the date you deliver. The next 2 weeks is the elimination/waiting period. STD benefits could begin week 3, but only if you are on unpaid leave of absence.

**If I didn't file an STD claim, can I use any combination of sick and vacation for the whole 12 weeks I am out under FMLA? Do I have to exhaust my leave time; can I save some to use later? What will happen if I run out of time before I return to work?**

If you don't file an STD claim, then you are required to use your leave time to continue receiving your normal UAMS pay. But once the baby is born, you can choose to save some of your leave to use later and therefore go on unpaid leave of absence without exhausting all your accrued leave.

**Why can I not use my sick time once I have been released from the doctor (typically 6 weeks from date of delivery for vaginal birth and 8 weeks for a C-section)?**

Sick leave can only be used for your illness or the illness of an immediate family member. Once you are released by your doctor, you are no longer eligible to use sick leave. Here is the wording from the UA Board Policy, which is consistent with state policy: *Paid sick leave is not granted as vacation leave and can be used only when: (1) the employee is unable to perform the employee's regular duties because of sickness or injury or (2) for treatment by or consultation with a licensed health care provider.*

**Why would someone NOT file an STD claim? Does it depend on how much leave time they have available?**

Yes. In an ideal situation, an employee would have saved up adequate leave time to use for the entire maternity leave so that she would continue to receive full pay. In that case, an STD claim would not be filed.

**Can I use sick time for bonding even after my STD claim has ended? What if my child or I am sick - can I use sick time then?**

Sick time cannot be used once your doctor has released you back to work. If you choose to take additional time to be with your baby past that time, you are not eligible to use sick leave unless you or your child is sick or have a doctor's appointment. You can only use vacation time for the bonding time.

**Where can I find a copy of the sick leave policy?**

Visit the UA System website at [www.uasys.edu](http://www.uasys.edu) and select Policies, then UA Board of Trustees Policy 420.3.

**How do I file a claim?**

It's easy! You would file a claim by phone by calling Standard Insurance Company at 888-641-7194. Provide the policy number, which is 752587.