



## **SHORT TERM DISABILITY**

**PURPOSE:** Short-term disability is a supplement to sick leave for cases of extended time off for approved medical reasons of five (5) or more consecutive days. Short-term disability provides salary benefits to an employee while they are on a leave approved by our insurance carrier. Short-term disability is a maximum of 90 consecutive calendar days.

**ELIGIBILITY:** Benedictine University offers short term disability to benefit eligible employees who have reached their one-year anniversary date of benefit eligible employment.

**INSURANCE CARRIER:** After a short-term disability claim has been submitted to Sun Life Assurance Company of Canada, the insurance company will notify the Human Resources Manager regarding the application of the claim.

### **SHORT-TERM DISABILITY APPLICATION PROCEDURE:**

(1) An employee is required to contact and/or schedule an appointment with the Human Resources Manager at extension 6031 to review the short-term disability application process.

For non-emergency situations, the request should be made at least thirty (30) days prior to the expected start date of the leave.

In an emergency, a request for short-term disability benefits must be made the day the employee is aware that extended time off from work will be needed due to an illness or disability.

(2) The Family and Medical Leave Act will be reviewed.

(3) The Human Resources Manager will assist the employee in submitting a Short-Term Disability application at the time of the appointment or send instructions to do so on their own.

(4) Sun Life Assurance Company will process claims upon receipt of the application and all the required information.

**FAMILY AND MEDICAL LEAVE ACT (FMLA):** is a federally mandated law that provides unpaid job protected leave for employees who have worked for at least twelve

(12) months and at least 1250 hours during the past twelve (12) months. An employee must apply for Family and Medical Leave at the time of the Short-Term Disability application.

**Family and Medical leave runs concurrently with short-term disability.**

**If you are eligible to remain on Family and Medical Leave after your disability ends, and you decide to remain on Family and Medical Leave, you must use exhaust your paid time off for the duration of your time off.**

**Maternity Leave:** If you are currently under the University's health insurance coverage (medical, dental, and/or vision), and would like to add your new child onto the policy as a dependent, you must ensure that you contact Gallagher Benefits Services at 866-596-7228 to complete enrollment forms within 30 days of birth. If this deadline is not met, the child may only be added on to the insurance during the University's next benefits open enrollment period.

FMLA is processed and recorded by the Human Resources Manager.

DURATION OF SHORT-TERM DISABILITY: The maximum amount of time allowed under the short-term disability benefit is 90 calendar days. This includes the five-day exclusionary period. Sun Life Assurance Company will determine the approved time off for each disability application.

EXCLUSIONARY PERIOD: The employee's first five (5) business days of short-term disability is an exclusionary period. An employee is paid 100% of their salary for their primary position. **During the five-day exclusionary period, 40 hours of paid time off will be deducted from the employee's bank.** If an employee does not have any time remaining to cover the exclusionary period, the employee may apply for vacation donation hours if there are any available (approval required from the committee).

START OF SHORT-TERM DISABILITY: A doctor's note is required for an employee to stop coming to work. The note may be faxed to Human Resources (630-839-4468) or delivered in person by the employee.

**Benedictine University's plan does not include partial disability at the beginning of short-term disability so Sun Life Assurance Company will be unable to approve an employee to work part-time either at home or on campus.**

**An employee may return to work on a part-time basis in order to transition to a full schedule with the doctor's written recommendation.**

SALARY AMOUNT PAID ON SHORT-TERM DISABILITY:

After the five (5) day exclusionary period, the employee will have no further paid time off reductions.

Exclusionary working days 1 through 5: 40 hours sick for 100% of base compensation

Calendar days 6 through 45: 100% of base compensation

Calendar days 46 through 90: 75% of base compensation

PAYROLL CHECKS: During the period of approved disability, employees will continue to receive their payroll check from the University. Payroll checks will be issued on the employee's regular pay schedule.

PAYROLL DEDUCTIONS:

The employee will receive their W-2 from Benedictine University for the time on short-term disability.

*Federal and State Taxes*

Applicable federal and state taxes are withheld in addition to all their regular applicable deductions.

*TIAA and TIAA MATCH*

Payroll checks will have your regular retirement (403b and/or SRA) deductions.

*Planned Giving*

If you currently have a planned giving donation deducted from your pay, this will continue while on disability.

CONTINUATION OF ALL INSURANCE COVERAGE:

**While on short-term disability, the employee's insurance for medical, dental, vision, life insurance, supplemental life insurance, flexible spending, short-term disability and long-term disability will remain in force.**

**If the University pays for any insurance premiums on behalf of the employee, the employee will be required to reimburse the University when they return to work or will be billed and can mail in the payment to Human Resources.**

**When disability ends if the employee decides not to return to work and the University has paid the employee's insurance premiums on their behalf, the employee will be required to reimburse the University by mailing in a check for the billed amount.**

The payroll office will work with the employee to establish a payment plan if necessary.

An employee's insurance coverage payments will continue through payroll deduction while on short-term disability.

HOLIDAYS/OFFICIAL UNIVERSITY TIME OFF: A holiday or any official University time off which falls within an employee's short-term disability is considered part of their disability time off. These days cannot be redeemed at a later date.

PHYSICIAN'S RELEASE TO RETURN TO WORK: A physician's release is required to return to work. The physician's release must indicate a date of return and the extent to which the employee may engage in his/her job duties. The physician's release should include any reasonable accommodations to transition the employee back to work.

EMPLOYEE RETURN TO WORK: The employee must return to work on the date stated in the physician's release.

If an employee has requested and received approval for paid time off following short-term disability time off, the employee is still responsible for providing the physician's release to the Human Resources Manager.

The release must be received no later than 9:00 a.m. on the return to work date indicated by the doctor on the medical release.

The physician's release may be faxed to the attention of Kelly Zapp at 630-839-4468; mailed to Human Resources, attn: Kelly Zapp or the employee may bring the physician's release to Lownik Enrollment Services Center, Suite 102.