



## **Frequently Asked Questions about Short Term Disability**

### **What Is Short Term Disability?**

Short Term Disability (STD) provides income if you become disabled from an accident or illness that occurred off the job, and you cannot perform the major functions of your job with or without an accommodation. Disability benefits are measured in weeks and the maximum number of weeks available to you depends on your length of service with the County. STD is intended to offer some financial protection for a brief period of time and in most situations will cover an illness or injury even if it is permanently disabling.

### **What Do I Have To Do To Begin Receiving Disability Benefits?**

Call the Standard Insurance Company toll free at 1-855-290-9479. Advise your supervisor that you are applying for STD, and follow your department's procedures for reporting absences from work. The Standard will mail you a letter to confirm receipt of your request along with an Authorization to Obtain Information that needs to be returned to them either by mail or fax (1-866-751-5174). They will fax the Attending Physician's Statement to your medical provider for completion.

### **How Much Will I Get Paid?**

If your claim is approved by the Standard Insurance Company, you will be paid a benefit of up to 2/3 of your base pay rate at the time you became disabled. For example, if you were earning \$15.00 hourly, you would receive \$10.00 hourly while on short term disability. If you receive an increase in pay while you are on short term disability, your benefit will continue to be paid at the rate in effect on the date you became disabled. If you are eligible to receive benefits from some other source such as PIP auto insurance, your STD benefit will be adjusted accordingly. In no case will you receive more than 100% of your pay. STD benefits are taxable because the County provides the benefit at no cost to you. The County will continue to pay its portion of your group insurance coverage while you remain on STD. Your premium contributions will still be deducted from your disability pay, as well as any deductions you have authorized such as Deferred Compensation.

### **Is There A Way I Can Get A Full Paycheck?**

Yes. You may supplement all or part of your STD absence provided you have an annual leave balance. To get a full paycheck, you would need to supplement 1/3 of your time not worked with annual leave hours. For example, with a normal workday of 8 hours you would need to supplement with 2.67 hours daily to receive a full paycheck. If you are eligible and your STD absence qualifies under the Family and Medical Leave Act (FMLA), it is your choice whether or not to supplement your STD with annual leave if your leave balance is below 40 hours. Let your department know if you do not want to supplement.

### **When Do I Receive My Disability Check?**

There is a 7 consecutive calendar day waiting period before benefits begin for classified employees. Benefits are available on the first day of disability for exempt employees. Your disability pay is in the form of your usual biweekly paycheck. After Standard receives the required forms and approves your claim, Benefits will process your payment on the next available pay cycle. All approved STD payments will be issued biweekly and your check will automatically be deposited, if you have direct deposit, or mailed to your home address. Note: If you have any accrued Extended Illness Leave, it must be used before STD benefits will be paid.

### **What Do I Have To Do To Continue To Receive Disability Income?**

Continue to provide the information requested on a timely basis and continue to follow your doctor's recommended treatment. Let your supervisor know if your leave has been extended.

**What If My Doctor Releases Me To Work Part-Time?**

On your return to work note, have your doctor specify the number of hours per day you can work and indicate any medical limitations or workplace accommodations prescribed, such as light duty or lifting restrictions, and specify the expected duration of limitations. This will need department approval. You may receive a partial benefit if you have not used all of the STD benefits available to you. Any part of a week that you receive STD counts as a full week and is counted against the benefits weeks available for that disability.

**What Happens If My Illness Recurs?**

You may continue your STD without another waiting period if all the following conditions are met: You have not used all of the STD benefits available to you; your doctor states you cannot work; and it has been less than 6 months since you returned to work from the same condition. If you are a classified employee and have been back to work for more than 6 months, you will have to serve a new waiting period.

**What If I Get A Different Illness Or Injury?**

If you have returned to work from your first claim and become disabled due to a different diagnosis, you will have to serve another 7 calendar day waiting period and will have to complete the disability paperwork for the new diagnosis.

**Will I Accrue Annual Leave While Receiving STD?**

Yes, but only based on the number of hours you worked and/or the amount of annual leave that you are using. For example, if you normally accrue 4.62 hours per pay period and you are supplementing the full 1/3 for a complete paycheck; while on full disability you will accrue 1/3 of the normal 4.62 hours which is 1.54 hours for that pay period. If you are out on partial disability, working half days, and are not supplementing, then you would accrue half the amount earned working full time.

**Does STD Count Towards My Annual FMLA Entitlement?**

In most situations, the absence would meet the definition of a "serious medical condition" that is required by FMLA. If you are eligible and your absence qualifies for FMLA, your absence will be deducted from your 12 week entitlement. If you are not eligible for FMLA or exhaust your FMLA entitlement, your absence will be considered unscheduled.

**Does The Time Absent on STD Count Towards Retirement?**

The FRS does not consider STD payments wages for retirement purposes. Any payment of annual leave or part time hours worked within a month will qualify that month for creditable service. Refer to your FRS Handbook, log on to <http://www.myfrs.com>, or check with Benefits if you are interested in "buying back" time.