Short-Term Disability Q & A

**Question 1:** What is Short-Term Disability (STD)?
**Answer:** The Sick Leave Plan for Short-Term Disability (STD) provides employees with part or all of their basic salary when they are absent from work due to a non-work related illness or injury.

**Question 2:** How do I know if I am eligible for Short-Term Disability?
**Answer:** Regular and temporary full-time, part-time and TAR faculty* and staff.

*Faculty may refer to the Provost’s website for additional information: [http://www.rochester.edu/diversity/faculty/familyfriendly.html](http://www.rochester.edu/diversity/faculty/familyfriendly.html)

**Question 3:** When does Short-Term Disability pay begin?
**Answer:** STD benefits begin on the 8th calendar day of absence.

**Question 4:** What happens during the first 7 calendar days of an absence?
**Answer:** During the first 7 calendar days, you will use your own time – Sick, PTO, or Vacation - for payment. If there is no time available in your banks, you will receive no pay. Your Timekeeper or Supervisor is responsible for entering this time in HRMS for you.

**Question 5:** Can I use my Supplemental Bank for the first 7 calendar days?
**Answer:** Yes, once Leave Administration receives your approval from Aetna, your banks will be adjusted. Your supplemental time will be used, and your own time will be replenished.

**Question 6:** How do I apply for Short-Term Disability?
**Answer:** Any absence must first be reported to your supervisor. If you expect to be out for more than 7 calendar days, you must call Aetna at 1-866-326-1380 during their business hours of 8:00 am – 8:00 pm EST, Monday – Friday.

**Question 7:** Who is Aetna?
**Answer:** Aetna is our Third Party Administrator (TPA), they provide disability management services for all University employees.

**Question 8:** Isn’t Aetna our Medical Insurance carrier?
**Answer:** Yes, however, while the parent company is the same, Aetna’s disability branch is separate from the Aetna health insurance branch.

**Question 9:** When should I call Aetna?
**Answer:** If you expect to be out of work for more than 7 calendar days, you should call as soon as possible so your claim is not delayed.

**Question 10:** What information do I need to provide Aetna when I call them?
**Answer:** The intake person will need the following information:
- Employee ID # (found on your pay stub)
- Manager or immediate supervisor’s name & phone number
- Diagnosis, symptoms and medical history
- Doctor’s name, phone, and fax number
- Scheduled appointments
- Your general work duties
**Question 11:** What happens after I initiate my Short-Term Disability claim with Aetna?

**Answer:** Aetna will send you documentation including an Attending Physician Statement that your physician must complete. Aetna will also provide this form directly to your physician’s office to expedite the claim. Aetna claims analysts review the medical information and approve periods of absence. They provide the University with “advice to pay”.

**Question 12:** How am I paid while I am on Short-Term Disability?

**Answer:** Payments are made through the University of Rochester payroll system and are received in your regular pay cycle in the same manner as you receive your regular pay check.

**Question 13:** What if Aetna has not approved my claim before the payroll runs?

**Answer:** The University recognizes that it takes time to coordinate medical documentation. Therefore, you will be grace paid for the pay period in which you are disabled, plus up to two full pay periods for bi-weekly and semi-monthly paid employees and one full pay period for monthly paid employees.

**Question 14:** What is my benefit entitlement while on Short-Term Disability?

**Answer:** Short-Term Disability is provided for up to 26 weeks (6 months), provided medical documentation has been received to support your absence.

**Full-time Non-exempt (hourly) employees with more than 6 months of service** will receive benefits based on the following schedule:

<table>
<thead>
<tr>
<th>Length of University Service at Beginning of Disability</th>
<th>Weeks of Sick Pay Protection Available per Benefit Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Weeks of full pay</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>6 months but less than 1 year</td>
<td>0</td>
</tr>
<tr>
<td>1 but less than 2 years</td>
<td>1</td>
</tr>
<tr>
<td>2 but less than 3 years</td>
<td>2</td>
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<tr>
<td>3 but less than 4 years</td>
<td>3</td>
</tr>
<tr>
<td>4 but less than 5 years</td>
<td>4</td>
</tr>
<tr>
<td>5 but less than 6 years</td>
<td>5</td>
</tr>
</tbody>
</table>

**Full-time Non-exempt (hourly) employees with less than 6 months of service, Part-time Non-Exempt (hourly) employees Temporary employees and TAR employees** will receive up to 26 weeks of Statutory Pay. Statutory pay is half pay up to a maximum of $34 per day or $170 per week, and a minimum of $20 per week.

**Exempt (salaried) Faculty, Professional, Administrative, and Supervisory (PAS) Staff** will receive benefits based on the following schedule:

<table>
<thead>
<tr>
<th>Length of University Service at Beginning of Disability</th>
<th>Months of Sick Pay Protection Available per Benefit Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Months of full salary</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Less than 2 years</td>
<td>2</td>
</tr>
<tr>
<td>2 but less than 4 years</td>
<td>4</td>
</tr>
<tr>
<td>4+ years</td>
<td>6</td>
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</tbody>
</table>

**Strong Memorial Hospital Residents and Fellows** will receive up to 26 weeks (6 months) of full pay.

*Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.*
**Question 15:** Do my benefits continue while I am on Short-Term Disability?

**Answer:** Yes, your benefits will continue and premiums will be deducted from your paycheck. It is important to note that vacation does not accrue and holiday pay is not issued while you are out on STD.

**Question 16:** Does my supervisor need to do anything?

**Answer:** Your supervisor should report an employee’s short-term disability by completing the online form at: http://www.rochester.edu/working/hr/leave/shorttermintake/. This information will assist Aetna and Leave Administration in providing the correct individuals with notifications on approvals, extensions, and denials.

**Question 17:** What if my doctor does not have a firm return to work date when he/she completes the Attending Physician Statement?

**Answer:** Throughout your short-term disability, Aetna will require updates to your medical condition and anticipated return to work. As Aetna approves a period of absence, they will notify Leave Administration and your supervisor for that period with a projected (estimated) return date. This date may change throughout your absence as your physician evaluates your progress.

**Question 18:** Once I am approved, do I need to continue to follow up with my Supervisor and/or Aetna?

**Answer:** Yes, while out on short-term disability, you should keep your supervisor advised of your anticipated return to work date. You should also make sure your doctor is providing Aetna with up to date information on your condition.

**Question 19:** What if I am not able to return to work after my Short-Term Disability six month entitlement is over?

**Answer:** You may be eligible for Long-Term Disability benefits or a Leave of Absence.

**Question 20:** When my treating physician releases me to return to work, what do I need to do?

**Answer:** If you are returning to work full duty, contact your supervisor and be sure your physician has updated Aetna on your work release.

If you are returning with physical limitations or on a reduced-hour schedule*, you must contact your supervisor as well as the Return to Work Manager at 585-276-5135 or 585-276-5136. The Return to Work Manager will work with you, your supervisor and your medical provider (if necessary) to ensure a safe return to work.

*note: a partial day of disability will reduce the disability bank by a full day.

**Question 21:** Once I return to work, do I need to do anything else?

**Answer:** No, however, your supervisor must complete the return to work notice online at http://www.rochester.edu/working/hr/leave/rtw/.

**Question 22:** Does the University have a maternity leave policy?

**Answer:** No, there is no formal maternity leave policy. Maternity is treated as a short-term disability.

**Question 23:** When should I call Aetna if I expect to lost time from work due to maternity?

**Answer:** You should call Aetna when your physician has determined the first day you will be unable to work which is typically close to your due date.

**Question 24:** Am I also entitled to 12 weeks of FMLA?

**Answer:** Your FMLA entitlement runs concurrently with any lost time under short-term disability or worker’s compensation. However, if you return to work prior to utilizing your entire FMLA entitlement, the remaining weeks can be used for qualifying FMLA reasons.
**Question 25:** What if I have a second Short-Term Disability claim later in the year, am I entitled to the maximum of six months again?

**Answer:** Short-term disability benefits are based on a Benefit Year. Your benefit year begins upon appointment and at each succeeding service date. If you have already used a portion of your STD entitlement on a previous claim and you have not crossed your service date, you would have the balance available to use on the new claim.

**Question 26:** What if I return to work and need to go back out on STD due to the same illness or injury?

**Answer:** If you go back out on STD within three months, there is no waiting period. STD begins the first day out. You will not receive a new entitlement.