

Short-Term Disability Q & A

Question 1: What is Short-Term Disability (STD)?

Answer: The 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*, staff, undergraduate students and certain graduate students and Postdoctoral appointees who have at least 4 weeks of service.

*Faculty may refer to the Provost's website for additional information:

http://www.rochester.edu/provost/assets/PDFs/Faculty_handbook.pdf

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 Hartford, 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 by following your normal call out procedures. If you expect to be out for more than 7 calendar days, you must call Hartford at 1-866-548-3101 during their business hours of 8:00 am – 8:00 pm EST, Monday – Friday.

Question 7: Who is Hartford?

Answer: Hartford is our Third Party Administrator (TPA), they provide disability management services for all University employees.

Question 8: When I was on disability previously I called Aetna, has that changed?

Answer: Yes, beginning January 1, 2019 The Hartford is now who will be handling our short term disability, paid family leave and long term disability claims.

Question 9: When should I call Hartford?

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. However, you should not call more than 30 days in advance.

Question 10: What information do I need to provide Hartford 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
- Last day worked, first day out
- Your general work duties

Question 11: What happens after I initiate my Short-Term Disability claim with Hartford?

Answer: Hartford will obtain your medical information from your physician's office. If your physician's office will not provide Hartford with your medical information, Hartford will send you an Attending Physician Statement that you will need to have your physician complete. Once completed, you will need to provide the form to Hartford. Hartford 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 Hartford 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. Keep in mind, time taken for Paid Family Leave (PFL) counts towards the 26 weeks.

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

| Length of University Service at Beginning of Disability | Weeks of Disability Pay Protection Available per 52-Week Look Back Period | |
|---|---|-------------------|
| | Weeks of full pay | Weeks of half pay |
| 6 months but less than 1 year | 0 | 26 |
| 1 but less than 2 years | 1 | 25 |
| 2 but less than 3 years | 2 | 24 |
| 3 but less than 4 years | 3 | 23 |
| 4 but less than 5 years | 4 | 22 |
| 5 but less than 6 years | 5 | 21 |
| 6+ years | 6 | 20 |

Full-time Non-exempt employees with less than 6 months of service, Part-time Non-Exempt 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.

Regular full-time and part-time Faculty, Professional, Administrative, and Supervisory (PAS) Staff will receive benefits based on the following schedule:

| Length of University Service at Beginning of Disability | Months of Disability Pay Protection Available per 52-Week Look Back Period | |
|---|--|-----------------------|
| | Months of full salary | Months of half salary |
| Less than 2 years | 2 | 4 |
| 2 but less than 4 years | 4 | 2 |
| 4+ years | 6 | 0 |

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. Currently SEIU members receive 2/3 disability pay based on the average pay for the 8 weeks prior to the disability.

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 ensure that Time & Labor in HRMS is updated to reflect the sick or vacation time during the first seven calendar days of absence and then enter the DBL code on the 8th calendar day so that payments are accurate.

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, Hartford will require updates to your medical condition and anticipated return to work. As Hartford approves a period of absence, they will notify Leave Administration and your supervisor (based on the *reports to* in the HRMS system) 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 Hartford?

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 Hartford 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 Hartford 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 585-276-5136. 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 return to work in any capacity ends the short-term disability benefit.

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. However, additional time off for bonding may be available to you under the Paid Family Leave and the Family Medical Leave Policies.

Question 23: When should I call Hartford if I expect to lose time from work due to maternity?

Answer: You should call Hartford 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 workers' 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 52-week look back period. If you have already used a portion of your STD entitlement on a previous claim during the 52-week look back period, you would have the balance available to use on the new claim. Note, utilization of Paid Family Leave (PFL) may also impact the short-term disability entitlement. NYS Statutory benefit portion rolls back 52 weeks as well, and may be paid by Hartford after the Enhanced portion ends.

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 seven day elimination period. STD begins the first day out.

Question 27: **What if my doctor is extending my disability but has not sent in the extension yet?**

Answer: Disability pay may stop until the extension has been received and reviewed by The Hartford who will provide the University with Advice to Pay. Any disability pay not received would be included in your next normal paycheck.

Question 28: **Can I request an off cycle check?**

Answer: To avoid any disruption to your disability pay, it is important that your doctor keep Hartford updated on your medical condition. If an off cycle check is requested, Leave Administration will submit request to payroll.

Question 29: **Does STD cover all illnesses?**

Answer: Under New York State Disability, there are some exclusions. They are:

- Occupational injuries
- Self-inflicted injuries
- Perpetration of a crime
- Acts of war
- No benefits payable while an employee is receiving Unemployment Benefits (or denied due to gross misconduct)
- Elective surgeries (such as an elective sterilization procedure)

Question 30: **What if my occupational injury was with a previous employer and I now need time away due to that injury?**

Answer: The disability claim will not be approved as it is due to an occupational injury even though it is through a previous employer. You will have to work with your previous employer and/or their Workers' Compensation carrier on this claim. When you are able to return to work, you will need to provide a work release note to Leave Administration.