



# University of Missouri System

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## Short-Term Disability

Effective January 2024

Short-term disability provides eligible employees a percentage of income replacement for up to 20 weeks (800 hours based on 1.0 FTE) within a rolling 12-month period if they are unable to work due to a serious health condition. Eligible employees automatically receive coverage through the Base Plan and can purchase additional coverage. Because short-term disability is one of the qualifying leave types available through the University, employees must first apply in order to use short-term disability. Employees can also use other available types of leave if they need additional time off.

Full information on short-term disability is described on the [Short-Term Disability](#) webpage and HR Policy Manual [HR-309 Short-Term Disability Plan](#).

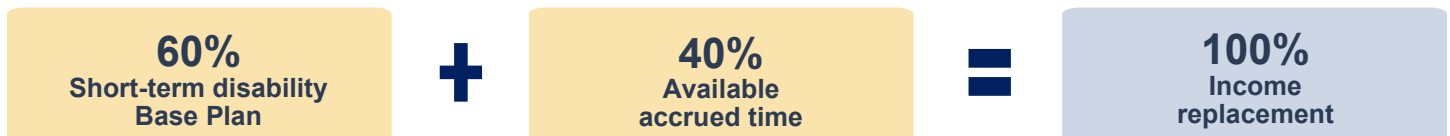
### Coverage

#### Who is eligible for short-term disability?

Short-term disability is available for benefit-eligible administrative, service and support employees, as well as certain non-regular academic employees as approved by the chancellor and president.

#### What is the Base Plan?

Eligible employees are automatically enrolled in the Base Plan, which provides 60% income replacement of the employee's base rate of pay while on leave. Employees may utilize other types of available accrued time off to cover the remaining 40% of pay. Unless otherwise requested, the standard order for covering the remaining 40% of income is banked sick, PTO, vacation.



#### What is the Buy-Up Plan?

Employees can elect to purchase additional short-term disability coverage, called the Buy-Up Plan, which covers the 40% income replacement not covered by the Base Plan. The Buy-Up Plan can only be elected during the employee's insurance enrollment period. If an employee initially declines Buy-Up coverage and elects it during a later annual enrollment, a statement of health will be required.



#### What situations are covered?

Short-term disability provides income replacement for eligible employees experiencing a serious health condition. A serious health condition is defined as an illness, injury, impairment or physical or mental condition that involves inpatient care in a hospital or other medical facility; any period of incapacity due to pregnancy or for prenatal care; or other serious health condition.

For the full definition, see as defined in [Collected Rules and Regulations, Section 340.010: Family and Medical Leave](#) (Paragraph C) and [HR-407 Family and Medical Leave Act](#).

# Taking Short-Term Disability Leave

## What is the application process?

To apply for short-term disability employees should reach out to MetLife to initiate their claim by phone at 1-888-865-7940 or through the online portal at [mybenefits.metlife.com](https://mybenefits.metlife.com).

MetLife is the vendor responsible for administering the University's qualifying leaves, including short-term disability. After submitting an application, MetLife will work with the employee to gather necessary medical documentation forms and determine if the application meets the necessary qualifications for approval.

## What documentation is required?

As part of the application process, employees will work with MetLife to provide required documentation such as medical certification.

## How is short-term disability paid?

The Leave Administration Team will record time for employees while on short-term disability. Employees will receive payment from the University, following the standard payroll schedule and usual deductions. In instances where a qualifying leave is approved after the payroll cutoff, the Leave Administration Team will work with the employee for necessary payroll adjustments.

## What is the elimination period?

The elimination period is the time between when a qualifying medical event occurs and when short-term disability benefits begin. To use short-term disability, employees must meet a seven-calendar day elimination period.

The elimination period applies whether the employee is enrolled in the Base Plan or the Buy-Up Plan. During the elimination period, employees must utilize other types of available accrued time off to cover days not worked. Unless otherwise requested, the standard order for covering the elimination period is banked sick, PTO, vacation.

## Can short-term disability be used intermittently?

Short-term disability can be used for continuous time off or reduced work schedules with a minimum of one-day increments. Medical documentation will be used to determine the duration and type (continuous or reduced work schedule) of leave needed.

## Can short-term disability be used for continuing conditions?

For conditions in which an elimination period was previously met for the same or similar disability, a new elimination period is required if forty (40) or more calendar days (known as the "successive period") has passed since the applicable benefits were provided. A new elimination period is required for each new serious health condition for which short-term disability benefits are being requested.

## How does short-term disability work with FMLA?

The Family Medical Leave Act (FMLA) provides job protection while short-term disability provides income replacement. FMLA runs concurrently while taking short-term disability leave.

FMLA is a federal law that provides employees the right to take a leave of absence for family or medical reasons, and leave for military families while maintaining job protection. Eligible employees receive up to 12 work weeks of job-protected leave. To be eligible, employees must be employed with the University for at least 12 months and work at least 1,250 hours in the preceding 12 months of the qualifying event.

## Is short-term disability available for events occurring in 2023?

Coverage begins for qualifying events that occur January 1, 2024, and after. Available sick leave, vacation or personal time can be used for events occurring in 2023.

**For full information on short-term disability,  
visit [umurl.us/STD](https://umurl.us/STD)**