Short-Term Disability

Paid time off when you are unable to work due to a qualified medical condition
## Short-Term Disability Overview

| Income Replacement | Provides income replacement during a qualified medical event  
| - Application and medical documentation required  
| - Runs concurrently with FMLA which provides job protection |

### Income Replacement

- **Up to 800 hours** in a rolling 12-month period
  - Used for continuous time off or reduced work schedules with a minimum of one-day increments

- **Accessible after a 7 consecutive calendar day elimination period**
  - Must use available leave accruals to cover elimination period

- **Automatically enrolled in the base plan at no cost to the employee**
  - Option to purchase additional coverage through the buy-up plan

*Hours are prorated for employees working less than 100% FTE

Visit umurl.us/STD for more information
Elimination Period

- 7 calendar days between when a qualifying medical event occurs and when short-term disability benefits begin
- Required for each qualifying medical event for which short-term disability benefits are requested
- Employees must use available leave to cover elimination period
  - Unless otherwise requested, the standard order for leave type use is banked sick, PTO, vacation

Example: Employee is approved for four weeks of short-term disability

- Week 1: Elimination period
- Weeks 2 – 4: Short-term disability benefits

Visit umurl.us/STD for more information
Short-Term Disability Base Plan

- Automatically enrolled
- Premiums fully paid by the university (no cost to employee)
- 60% income replacement of base rate of pay
- Must utilize available leave to cover elimination period*
- May utilize available leave to cover remaining 40% of income*

60% Short-term disability base plan + 40% Available accrued time (Sick leave (banked); PTO; Vacation (banked)) = Up to 100% Income replacement

*Unless otherwise requested, the standard order for leave type use is banked sick, PTO, vacation

Visit umurl.us/STD for more information
Short-Term Disability Buy-Up Plan

- Can only elect during enrollment period (e.g. annual enrollment, or first-time enrollment)
- Premiums paid by employee for 40% income replacement not covered by the base plan
- 100% income replacement of base rate of pay with no income cap
- Must use available leave to cover elimination period*

60% Short-term disability base plan + 40% Employee monthly premium ($0.74/$100 covered) = 100% Income replacement

*Unless otherwise requested, the standard order for leave type use is banked sick, PTO, vacation

Visit umurl.us/STD for more information
Short-Term Disability Buy-Up Plan

Premiums

- Monthly premiums are based on base rate of pay
  - Premiums for 2024 are $0.74/per $100 of eligible earnings
    - $30,000 annual salary = $18.50 monthly premium
    - $60,000 annual salary = $37 monthly premium
    - $120,000 annual salary = $74 monthly premium
  - Employees can preview their premium in myHR during annual enrollment

Visit umurl.us/STD for more information
Short-Term Disability Statement of Health Requirements

- Statement of health is required when enrolling during the annual enrollment period.
- The Statement of Health form is only available online for a limited period after your application for coverage.
- To access your form, login to myHR, click on the “myBenefits” tile, select “Statement of Health Form (MetLife)” and click the “Statement of Health” link.

Visit umurl.us/STD for more information
Short-Term and Long-Term Disability

- **Short-term disability** can help bridge the gap during the long-term disability elimination period.

- **Long-term disability** may replace a portion of lost income in the event of a medical disability:
  - Requires application to determine qualifying medical event.

- The Leave Administration Team assists employees with qualifying situations.

Visit umurl.us/STD for more information.
Qualifying Leave Processes
Planning, application and approvals when requesting qualified leave
Qualifying Events

- Each type of qualifying leave has its own set of criteria called a “qualifying event” that an employee must meet to be able to use that leave benefit.

- 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 as defined in policy HR-407 FMLA Paragraph C (CRR 340.010 Paragraph C).

- Examples of qualifying events:

  **Short-Term Disability**
  - Childbirth (birthing parent)
  - Hospital stay
  - Serious illness
Qualifying Leaves and FMLA

- **Family and Medical Leave Act (FMLA) provides job protection**
  - FMLA is a federal law that provides employees the right to take a leave of absence for family, medical reasons, and leave for military families while maintaining job protection
  - Eligible employees receive up to 12 workweeks of job-protected leave
  - Employees must be employed with the university for at least 12 months and work at least 1250 hours in the preceding 12 months
  - FMLA runs concurrently with qualifying leaves

- **Qualifying leaves provide income replacement during a leave of absence for a qualifying medical event**
Application Process

Qualifying event occurs or employee is preparing for qualifying event

Employee works with supervisor to plan for extended absence

Employee applies for leave benefits via MetLife:
1-888-865-7940 or mybenefits.metlife.com

MetLife sends employee packet with information and instructions

Employee provides necessary documentation to MetLife

MetLife determines whether event meets criteria to qualify and notifies employee and supervisor
Recording Time While on a Qualifying Leave

- **While on continuous leave**: The Leave Administration Team will enter your approved time off in your timesheet.

- **While on intermittent leave**: Report time away from work to MetLife (via phone or myBenefits portal), as well as your normal call-in procedure. The Leave Administration Team will enter the approved intermittent time in your timesheet.
Receiving Pay While on a Qualifying Leave

- Employees receive pay following their standard payroll schedule and usual deductions.

- If you need to begin leave before your claim is approved, use your available PTO and/or banked vacation time when completing your timesheet. The Leave Administration Team will adjust the timesheet once your leave claim is approved.
Calculating Income Replacement

- Income replacement is calculated based on the employee’s base rate of pay known as the Annual Base Benefit Rate (ABBＲ).
- Includes your total income before taxes, but excludes:
  - Car, housing, or moving allowances
  - Employer contributions to a qualified deferred compensation plan
    - (e.g., for retirement, such as the DC Plan or DC component of the Hybrid Plan)
  - Incentives
  - Overtime pay or shift differential
  - Pre-tax contributions to:
    - A qualified deferred compensation plan
    - Section 125 (cafeteria) plan
    - Flexible Spending Account (FSA)
  - Income received from part-time non-benefit eligible university employment
  - Any other extra compensation received from sources other than the university
Rolling Measurement Period

- Qualifying leaves follow a rolling measurement period over 12 months to determine the amount of time available to use.
- The 12 months are measured backward from the date an employee uses that type of qualifying leave.
- If an employee has multiple claims within twelve months, any remaining balance not used during the immediately preceding 12 months is available to use.
Qualifying Leave Scenarios

Examples of how qualifying leave can be used during different scenarios
Scenario: Employee in a serious accident; takes leave for 4 weeks

Short-Term Disability

- **Week 1**: Elimination period - must use available leave to cover elimination period
- **Weeks 2 – 4**: Short-term disability benefits (Base Plan or Buy-Up Plan)
  - Employee released by health care provider after 4 weeks, ending short-term disability benefits

Family and Medical Leave Act (FMLA)

- FMLA is job protection; if eligible and approved, this leave will run concurrent with FMLA
Scenario: Employee has surgery; takes leave for 6 weeks and returns to work; has another surgery 4 months later; takes leave for 3 weeks

Short-Term Disability Surgery 1: 6 weeks
- Week 1: Elimination period – must use available leave to cover elimination period
  - Unless otherwise requested, the standard order for leave type use is banked sick, PTO, vacation
- Weeks 2 – 6: Short-term disability benefits (base plan or buy-up plan)
  - Employee released by health care provider after 4 weeks, ending short-term disability benefits

Short-Term Disability Surgery 2: 3 weeks
- Week 1: Elimination period – As a new qualifying event, a new elimination period is required
- Weeks 2 – 3: Short-term disability benefits (base plan or buy-up plan)
  - Employee released by health care provider after 3 weeks, ending short-term disability benefits

Family and Medical Leave Act (FMLA)
- FMLA is job protection; if eligible and approved, this leave will run concurrent with FMLA
**Scenario:** Employee gives birth to a child; *takes leave for 12 weeks*

### Short-Term Disability

- **Week 1:** Elimination period - must use available leave to cover elimination period
- **Weeks 2 – 6:** Short-term disability benefits (Base Plan or Buy-Up Plan)
  - Employee released by health care provider after 6 weeks, ending short-term disability benefits

### Parental Leave

- **Weeks 7 – 10:** 4 weeks of 100% income replacement (max benefit)

### PTO or Banked Vacation

- **Weeks 11 – 12:** After parental leave, employee may use PTO or banked vacation
  - If PTO and banked vacation is exhausted, employee may use any available banked sick leave

### Family and Medical Leave Act (FMLA)

- FMLA is job protection; if eligible and approved, this leave will run concurrent with FMLA
Online Resources to Learn More

Overview
Leave Program

Plan information and documents
Short-Term Disability

More on different leave types
Info About Leave
We Are Here to Help

UM HR Service Center
(573) 882-2146 or (800) 488-5288
HRServiceCenter@umsystem.edu
umurl.us/HRSC

Contact MetLife
mybenefits.metlife.com
1(888) 865-7940