

# Short-Term Disability

---

Paid time off when you are unable to work due to a qualified medical condition



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System

# 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

## Up to 20 Weeks\*

**Available 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

## Elimination Period

**Accessible after a 7 consecutive calendar day elimination period**

- Must use available leave accruals to cover elimination period

## Automatic Base Coverage

**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](http://umurl.us/STD) for more information*



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System

# 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](http://umurl.us/STD) for more information*



UMKC

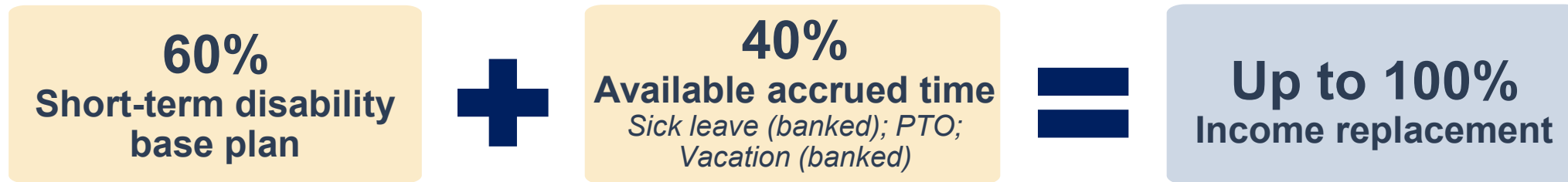
MISSOURI  
S&T

UMSL

University of Missouri System

# 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\*



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

*Visit [umurl.us/STD](http://umurl.us/STD) for more information*



University of Missouri System

# 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\*



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

*Visit [umurl.us/STD](http://umurl.us/STD) for more information*



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System

# 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](https://umurl.us/STD) for more information*



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System

# 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](http://umurl.us/STD) for more information*



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System

# 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](http://umurl.us/STD) for more information*



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System



# 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



UMKC

MISSOURI  
S&T

UMSL

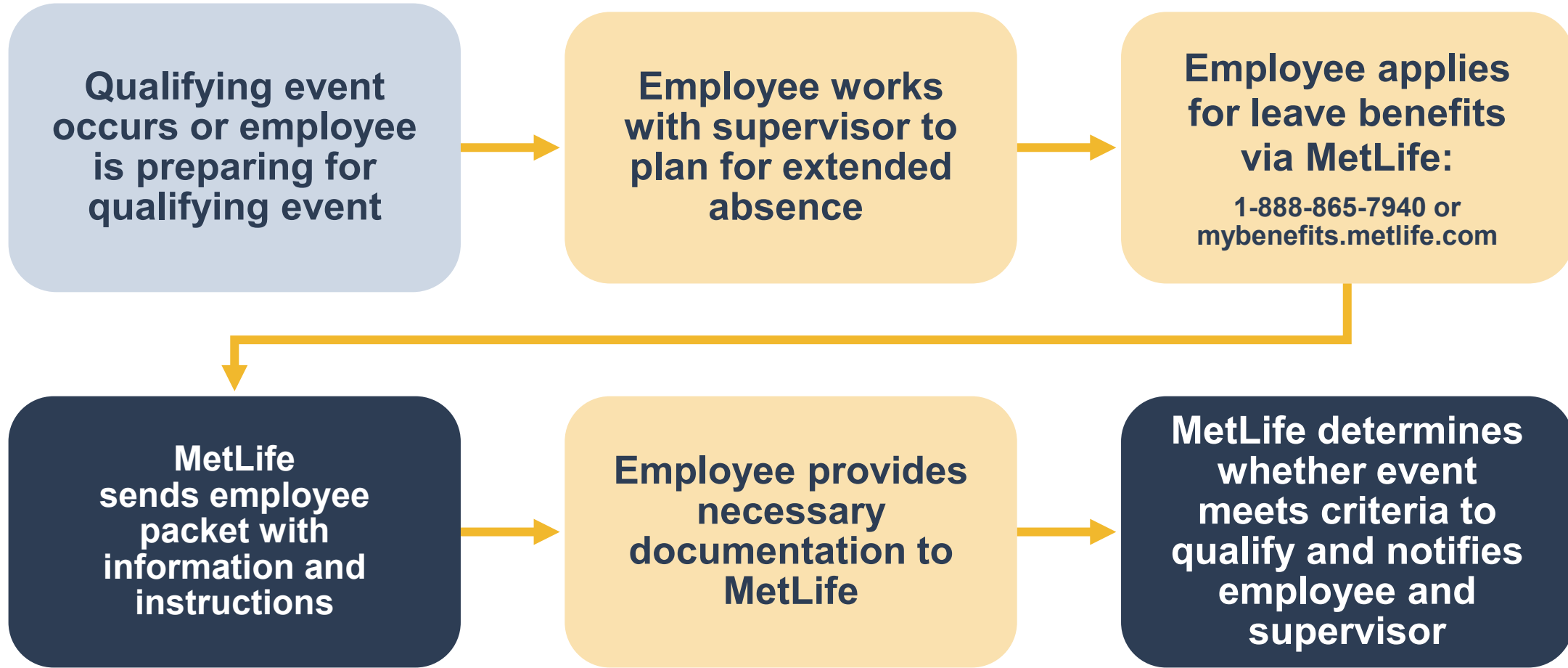
University of Missouri System

# 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



UMKC

MISSOURI  
S&T

UMSL

# 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.



UMKC

MISSOURI  
S&T

UMSL

# 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.



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System

# 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



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System



# 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



UMKC

MISSOURI  
S&T

UMSL

**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



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System

# 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

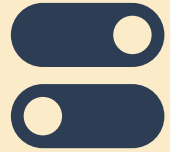
- **Weeks 11 – 12:** After parental leave, employee may use PTO or banked vacation
- If PTO and banked vacation is exhausted, employee may use any available banked sick leave

## 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**

**[umurl.us/ModernizeLeave](https://umurl.us/ModernizeLeave)**  
*Resources available*



*Plan information and documents*  
**Short-Term Disability**

**[umurl.us/STD](https://umurl.us/STD)**



*More on different leave types*  
**Info About Leave**

**[umurl.us/Leave](https://umurl.us/Leave)**



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System

# We Are Here to Help



## UM HR Service Center

(573) 882-2146 or (800) 488-5288

[HRServiceCenter@umsystem.edu](mailto:HRServiceCenter@umsystem.edu)

[umurl.us/HRSC](http://umurl.us/HRSC)



## Contact MetLife

[mybenefits.metlife.com](http://mybenefits.metlife.com)

1(888) 865-7940



UMKC

MISSOURI  
S&T

UMSL

University of Missouri System



————— University of Missouri System —————