Fact Sheet and Frequently Asked Questions (FAQs)- Short-Term Disability (STD)

The following provides an overview of the University of Chicago’s STD benefit and anticipated questions regarding the benefit.

STD BENEFIT FAQs

1. What is Short-Term Disability?
   STD is a benefit that provides income replacement, to staff employees, when they are unable to perform their job duties due to a non-work-related injury or illness.

2. Who is considered eligible for STD?
   All benefits-eligible staff employees, who have completed six (6) months of continuous and active employment and are totally or partially disabled for a continuous period less than thirteen (13) weeks.

3. What paperwork will be required to qualify for STD?
   The staff member must request leave in Workday. If the staff member is eligible for the benefit it will be applied to the leave. The employee must also provide supporting documentation (medical certification or a birth certificate) to Leave Administration.

4. If the employee doesn’t submit the required documents, will they still receive the benefit?
   No, the employee must submit required documentation to be eligible for the STD benefit.

5. How much will the employee receive, if approved for STD?
   Employees will receive 60% of their regular salary minus all regular deductions. Payments begin once an employee is totally disabled for a continuous period of fourteen (14) calendar days or when an employee’s accrued sick leave is exhausted, whichever is longer.

6. How long will the employee receive STD?
   STD payments end after thirteen (13) weeks of disability including any portion of the leave that was paid as sick leave.

7. How does the STD work with FMLA and Non-FMLA?
   FMLA is an unpaid leave that provides job protection, STD provides income replacement while an individual is on leave for their own serious health condition. If the employee is eligible for both STD payments and FMLA, they will run concurrently. If the employee is not eligible for FMLA but is eligible for Non-FMLA, Non-FMLA and STD will run concurrently.

8. How does STD work with the paid parental benefit?
   STD provides income replacement while an individual is on leave for their own serious health condition. If the employee is eligible for both STD and parental leave (add link to PPL FAQ), they will run consecutively. Employees eligible for the paid parental benefit can use up to two (2) one-week increments of PPL during the fourteen (14) day elimination period. The remaining four or five weeks of the parental benefit must be used in a single block within one year of the child’s birth.
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9. How are Health and Welfare benefits paid?
The University will maintain health insurance and other group benefits on the same conditions as if the employee was working subject to applicable plan documents and law. While receiving STD payments, the employee’s share of the benefit premiums will be paid through automatic payroll deductions.

10. How will this time be recorded in University’s timekeeping system?
Leave Administration will indicate that the employee will be utilizing the short-term disability benefit in the approval notice and in Workday. The unit does not need to enter time into the University’s timekeeping system.

11. What happens if the employee suffers a relapse?
Employees who return to work and suffer a relapse of the same disability, may apply to use their remaining STD benefits without satisfying another fourteen (14)-day period, so long as they had not exhausted their STD allotment.

If the employee did not fulfill the initial fourteen (14)-day waiting period, the time will count towards the fourteen (14) day-waiting period.

If the employee has a new medical condition or disability, they must return to work following the receipt of STD payments and work continuously for at least two (2) weeks. The employee also is subject to a new fourteen (14)-day waiting period.

12. What if the employee is unable to return to work?
Employees who are unable to return to work after thirteen (13) weeks of STD, should contact Leave Administration.

MORE INFORMATION
More information is available from the following sources:
- FMLA Policy
- Non-FMLA Policy
- Leave Administration: leaveadministration@uchicago.edu or (773)702-9634
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Short-Term Disability (STD):

- STD is a benefit that provides income replacement, to staff employees, when they are unable to perform their job duties due to a non-work-related injury or illness.

Eligible Employees:

- All benefits-eligible staff employees, who have completed six (6) months of continuous and active employment and are totally or partially disabled for a continuous period less than thirteen (13) weeks.
- Employees will receive 60% of their regular salary minus all regular deductions. Payments begin once an employee is totally disabled for a continuous period of fourteen (14) calendar days or when an employee’s accrued sick leave is exhausted, whichever is longer.
- Employees represented by a union may be governed by the provisions of the appropriate collective bargaining agreement.

Statement:

- A benefits eligible employee who has completed six months of continuous and active employment is eligible to apply for the Short-Term Disability (STD) benefit when they are unable to perform their job duties due to a non-work-related injury or illness (including a pregnancy-related disability).
- STD pays 60% of an employee’s regular salary minus all regular deductions. STD payments begin once an employee is totally disabled for a continuous period of fourteen (14) days or when an employee’s accrued sick leave is exhausted, whichever is longer. STD ends after 13 weeks of disability.
- If applicable, STD leave will be counted toward the twelve (12) week allotment of Family and Medical Leave. See Policy U522 FMLA.
- If the employee is off due to the birth of a child, the waiting period may also be covered by the paid parental benefit, if applicable, in up to two one-week increments regardless of the employee’s accrual balance. Otherwise, the waiting period is unpaid. Employees may reserve a total of five (5) days of vacation and personal holiday to use at another time.
- Unless there are medical complications, six (6) weeks after the birth of a child is the approved timeframe for STD payments. However, a cesarean delivery will be approved for eight (8) weeks.
- An employee who is eligible for Short-Term Disability will receive 60% of the employee’s primary position’s regular base rate of pay at the time of the benefit, minus normal deductions. Payment begins once an employee is totally disabled for a continuous period of 14 days or when an employee’s accrued sick leave is exhausted, whichever is longer. This benefit is available for 13 weeks maximum including the elimination period.
- Leave Administration is responsible for approval or denial of STD payments.

In addition to receiving STD payments, employees:

- maintain all benefits for which they are enrolled, provided they continue to pay their share of the
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premiums, subject to applicable policies and plans; maintain their original benefits-eligible (service) date; and

• maintain their previously earned personal holiday and vacation accrual balances.
• remain financially responsible for payroll deductions such as taxes, insurance, credit union and other deductions. These deductions are made against STD payments in accordance with payroll schedules.

The following are examples:

An employee is approved for 6 weeks STD leave for a new disability and has accrued 10 weeks of sick leave. The employee will use 6 weeks of sick leave and will not receive STD payments because the employee has enough sick leave accruals to cover the duration of the absence.

An employee is approved for 13 weeks of STD leave and has 3 days accrued sick leave. The employee must use 3 days of accrued sick leave and other accrued paid time off during the fourteen-day waiting period and thereafter will receive 11 weeks of STD payments.