



## DISABILITY PAYMENT POLICY

Effective 7/1/2019

Updated 11/4/2021

Disability occurs when illness or injury, not compensable under Workers' Compensation, prevents an employee from continuing work. The Human Resources Office administers the disability program of the College and must be contacted immediately if an absence greater than five consecutive work days is either anticipated or has occurred. Eligibility for both the short and long-term disability plans is available to employees in positions budgeted for at least 1,248 hours per year with a minimum of one year of service at 1,248+ hours. Appropriate medical certification is required for all disability absences.

### I. SHORT-TERM DISABILITY

The College's short-term disability plan provides for replacement of all or part of income due to an employee's temporary disability stemming from a non-work related illness or injury.

In order to receive short-term disability benefits, an eligible employee must apply for leave under the Family & Medical Leave Act (FMLA) by contacting the Office of Human Resources. Short-term disability benefits will be paid on approved claims during the employee's FMLA leave. All short-term disability absences require a physician's certification, submittal of a leave application, and physician's clearance to return to work.

Full-time employees receive 10 days of short-term disability upon hire and accrue five days at the start of each additional year of service, up to a maximum of 26 weeks (130 days). Note: This accrual is pro-rated to reflect annual budgeted hours for those working less than 2,080 hours per year or on an hourly basis.

Short-term disability benefits commence on the sixth business day for approved claims (employees are required to use sick leave, if available, for the first five days.) Based on the duration of an approved, physician-certified absence, salary is paid at 100% of the budgeted base salary during a short-term disability absence for the number of working days (or hours) that have been accumulated in the employee's short-term disability leave bank. Once accumulated short-term disability time has been exhausted, the College will continue short-term disability pay at 60% of the individual's current base salary, up to a maximum of \$4,000 per month (whichever is less). Short-term disability pay may not exceed 26 weeks in a rolling 12 month period. The College reserves the right to request periodic updates to the physician's certification of disability.

### II. LONG-TERM DISABILITY

The Long-Term Disability plan of the College is an insurance plan provided by an external vendor. The College pays the entire long-term disability insurance premium, with no required employee contribution.

If an absence is expected to continue beyond 26 weeks, application for benefits must be initiated prior to the first day of the fifth consecutive month of disability. Applications filed for long-term



disability require a physician's certification. Eligibility for benefits is determined by the insurance company, subject to the provisions of the plan. Approved long-term disability claims are paid by the insurer, not the College.

If a long-term disability claim is approved by the insurer, benefits begin on the first of the month following 26 weeks of total disability and continue for the duration of such disability until the attainment of age 65. However, if the disability commences after age 60, benefit continuation is governed by the terms of the policy; benefits will continue no longer than twelve months if the disability commences at age 69 and over. Continuation of long-term disability payments require periodic physician certification of continued disability in satisfaction of the carrier's policy guidelines. Complete details are available in the Human Resources Office.

### **III. BENEFITS DURING DISABILITY ABSENCE**

**Short-term disability:** Benefits (health insurance, dental insurance, life insurance, retirement contributions, etc.) may be continued during a short-term disability absence as long as the employee remains eligible under the terms of the benefit plan document.

The College will continue to make the regular employer contribution for benefits as if the employee were in active service during any month in which leave is being used under the Family and Medical Leave Act (FMLA) and in which the College is continuing salary payments under the terms of the short-term disability plan. Employee contributions equal to those paid by active employees will be withheld from short-term disability checks issued by the College, while employees on unpaid FMLA will need to remit payment monthly in the amount equal to the normal payroll deduction for benefits they elect to continue.

**Long-term disability:** No College contributions will be made toward benefits during a long-term disability absence and all College benefits will cease upon conversion to long-term disability. Employees may be eligible for continuation of benefits through COBRA and/or policy conversions. Any questions, please contact Human Resources at ext. 3165.