

## UMMS Short-Term Disability (STD) Plan Q&A

### I. Eligibility

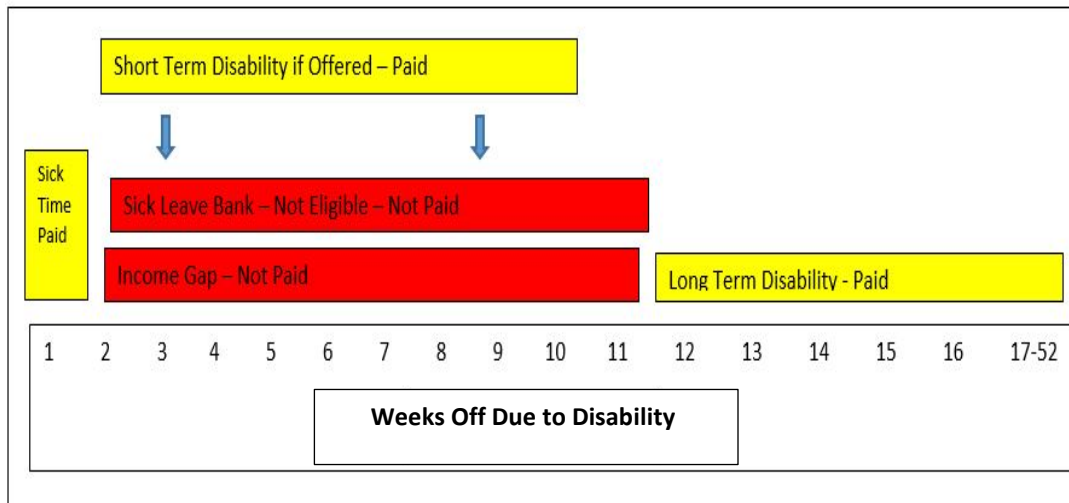
#### 1. Who is eligible to join the UMMS Short-Term Disability Plan?

All UMMS benefited non-unit/non-union employees (with the exception of Faculty and Executives) are eligible to join the Short-Term Disability Plan.

#### 2. Am I eligible to join the Short-Term Disability Plan if I am currently enrolled in the Sick Leave Bank and/or the Long-Term Disability Plan?

Yes. The Short-Term Disability Plan is designed to work together with the Sick Leave Bank and the Long-Term Disability Plans to help keep employees protected and not face a gap in income. Sick Leave Bank and accruals can be used only during the first 15-day waiting period. Please see chart below.

Below is an illustrative timeline that shows a **new hire in year one** that incurs disability prior to a full year of employment. **This is for illustrative purposes only.**



*This chart is for illustrative purposes only. This chart is not and cannot be relied upon as, legal advice or as a comprehensive description of the benefit. For complete plan details, view the Guardian Short-Term Disability plan documents.*

### **3. *What if I don't qualify for a Leave of Absence as defined by UMMS policy?***

An employee who has joined the Short-Term Disability plan, files for benefits, and is approved by Guardian will be placed on an approved Leave of Absence or Family Medical Leave, if applicable. The employee will be required to complete the UMMS Request for Leave of Absence Form. If an employee qualifies for FMLA, they must complete the federally required documents in support of their FMLA request.

## **II. Benefits**

### **1. *Who is the administrator of the Short-Term Disability Plan?***

Guardian Life Insurance, UMMS' current carrier for vision insurance, is the administrator of the Short-Term Disability Plan.

### **2. *When is the Short-Term Disability benefit effective?***

For eligible employees who elect Short-Term Disability coverage during the initial enrollment period (September 4 - September 18, 2018), the benefit is effective on October 1, 2018.

For employees electing to enroll in the Short-Term Disability plan during a future open enrollment period, coverage is effective on a date determined by UMMS.

### **3. *Do I need to provide proof of medical insurability to enroll in the Short-Term Disability Plan?***

If you enroll during the initial enrollment period (September 4 – September 18, 2018), you do not need to provide evidence of medical insurability. If you choose to enroll at a later date, you must provide evidence of medical insurability.

### **4. *What percentage of my salary would I receive under the Short-Term Disability plan?***

Employees have a choice of a tax-free benefit at 50% or 60%\* of gross weekly salary (to a maximum of \$1,500 per week) for up to 11 weeks.

*\*Employees can choose either the "Low Plan" (50% of gross weekly salary), or the "High Plan" (60% of gross weekly salary), both up to a maximum of \$1,500/week. Note: The covered salary excludes bonuses and commissions. Cost will vary depending on coverage, age and salary.*

**5. What does the Short-Term Disability Low Plan cover and what does the High Plan cover?**

	<b>Low Plan</b>	<b>High Plan</b>
<b>Coverage amount</b>	50% of salary to maximum \$1500/week	60% of salary to maximum \$1500/week
<b>Maximum payment period:</b> Maximum length of time you can receive disability benefits.	11 weeks	11 weeks
<b>Accident benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 15	Day 15
<b>Illness benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 15	Day 15
<b>Evidence of Insurability:</b> A health statement requiring you to answer a few medical history questions.	Health Statement not required	Health Statement not required
<b>Minimum work hours/week:</b> Minimum number of hours you must regularly work each week to be eligible for coverage.	20	20
<b>Pre-existing conditions:</b> A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation	3 months look back; 12 months after 2 week limitation
<b>Premium waived if disabled:</b> Premium will not need to be paid when you are receiving benefits.	Yes	Yes

**6. Do I need to exhaust Sick Time, Vacation Time, Personal Time, and/or Sick Leave Bank accruals to use the Short-Term Disability benefit?**

No. Sick Time, Vacation Time, Personal Time and/or Sick Leave Bank accruals **do not** need to be exhausted to use the Short-Term Disability benefit. You cannot use these benefits simultaneously.

**7. Will I continue to receive the following accruals if I am an eligible employee with a qualifying disability receiving STD pay replacement?**

You **will not continue** to receive the following accruals **while receiving STD pay replacement**:

- Vacation accruals, if applicable
- Scheduled release of personal time
- Scheduled release of sick time
- Service time accrual

**8. How soon after a disability, is the benefit effective?**

The benefit is effective after a 15-day elimination period in which employees can utilize sick, vacation and personal time or apply for the sick leave bank pay if eligible.

**9. What types of disabilities does the Short-Term Disability Plan cover?**

A qualifying disability for purposes of this policy is limited to an accidental injury or illness that prevents an employee from performing the essential functions of his or her own job. The Short-Term Disability Plan includes benefits for mental health, substance abuse, partial disabilities and rehabilitation.

**For more details regarding covered benefits under Short-Term Disability, please contact Guardian’s Employee Benefits Hotline at (888) 600-1600 weekdays, 7:00 am to 8:30 pm, EST and refer to Group ID: 549499 or contact the UMMS Benefits Department in the HR Service Center at [benefits.umms@umassmed.edu](mailto:benefits.umms@umassmed.edu) or call (508) 856-5260, Option 1.**

**III. Costs**

**1. Who assumes the cost for the Short-Term Disability Plan?**

The employee pays the entire cost of the Short-Term Disability Plan.

**2. How much will I pay for Short-Term Disability Plan?**

Employee rates for both the 50% and 60% salary plans are based on age and salary. Please refer to the Short-Term Disability Rate chart below.

<b>Guardian Short-Term Disability Rates Effective October 1, 2018</b>		
<b>Current Age Band</b>	<b>Employee Rate per \$10 of Weekly Covered Benefit Volume</b>	
	<b>Option 1 50% coverage</b>	<b>Option 2 60% coverage</b>
Under age 25	\$0.33	\$0.34
25 - 29	\$0.45	\$0.47
30 - 34	\$0.62	\$0.65
35 - 39	\$0.45	\$0.47
40 - 44	\$0.32	\$0.33
45 - 49	\$0.34	\$0.35
50 - 54	\$0.38	\$0.40
55 - 59	\$0.45	\$0.47
60 and over	\$0.53	\$0.55

3. **How can I calculate how much will come out of my bi-weekly paycheck?**

Please follow these steps to calculate your bi-weekly cost:

**Step 1:** Take your annual base salary, and divide by 52 (weeks) – this is your weekly salary

**Step 2:** Multiply this number by either .50 or .60 depending on which option you wish to elect (Option 1 for 50% coverage or Option 2 for 60% coverage)

**Step 3:** If the result of Step 2 is greater than \$1,500 (maximum weekly benefit), then use \$1,500. If not, use the number you calculated for Step 2

**Step 4:** Take the result of Step 3 and round to the nearest dollar

**Step 5:** Take the result of Step 4, and divide by 10

**Step 6:** Find your rate based on your age band and option selection in the table above

**Step 7:** Multiply the result of Step 5 by the rate based on your age band – this is your monthly premium

**Step 8:** Multiply the result of Step 7 by 12 (calendar months in a year) – this is your annual premium

**Step 9:** Divide the result of Step 8 by 26 – this is your bi-weekly premium

See the example below based on 50% Replacement (Option 1):

Steps (see calculation explanation above)		1	2	3 & 4	5	6	7	8	9
Age Band	Base Salary Example	Base Salary/52 (Weekly salary)	\$1,298 x .50	\$649 (less than \$1500 max benefit and rounded to nearest dollar)	\$649/10	Monthly rate based on 40-44 age band for Option 1	\$64.90 x \$0.32 (Monthly premium)	\$20.77 x 12 (Annual Premium)	\$249.24/26 (Bi-weekly premium)
40-44	\$67,500	\$1,298	\$649	\$649	\$64.90	\$0.32	\$20.77	\$249.24	\$9.59

## IV. Enrollment

### 1. *When can I enroll in the Short-Term Disability plan?*

Eligible employees may enroll during the initial enrollment period, **September 4, 2018 – September 18, 2018** for an **effective date of October 1, 2018**. Employees who enroll during this period do not need to provide proof of medical insurability. Employees electing to enroll at a future date will need to provide proof of medical insurability.

### 2. *How do I enroll in the Short-Term Disability plan?*

To enroll in the Short-Term Disability Plan, you must complete the [Guardian STD Enrollment Form](#) located on the Benefits website.

## V. Contact Information

### 1. *Whom should I contact if I have questions?*

For questions on **enrollment** and **Short-Term benefits** (available during the initial open enrollment period):

- Contact Guardian's Employee Benefits Hotline at **(888) 600-1600** weekdays, 7:00 am to 8:30 pm, EST and refer to Group ID: 549499.

OR, for questions on the **Short-Term Disability benefit in conjunction with the other UMMS benefits**:

- Contact the Benefits Department in the HR Service Center at [benefits.umms@umassmed.edu](mailto:benefits.umms@umassmed.edu) or call (508) 856-5260, Option 1.