

## **EMPLOYEE'S GUIDE TO SHORT TERM DISABILITY (STD)**

### **PROGRAM PURPOSE/OVERVIEW**

Bi-State Development provides Salaried employees with Short Term Disability (STD) coverage designed to protect them from the loss of income while being medically unable to work due to their own non work-related injury or illness (including pregnancy related disability).

The STD plan has a 7 day waiting period from the start of the disability until STD payments may begin. STD payments will be 60% of the employee's regular salary less required federal taxes. Employees must use 40 hrs of accrued paid time off (PTO) and/or unpaid time to cover the 7 day waiting period. The employee has the option to use additional accrued PTO (if available) before taking the STD payments. The number of additional PTO hours to use must be communicated to Benefits prior to the start of the leave. It is the employee's responsibility to file the STD claim and ensure their doctor sends all requested/required forms and medical documentation to the STD carrier. STD benefits will be paid weekly for up to 25 weeks beyond the waiting period.

### **CLAIM PROCEDURE**

Employees should contact their manager/supervisor as soon as they are aware of the need for a leave in excess of 7 calendar days. It is the employee's responsibility to follow this procedure approximately 30 days in advance for a foreseeable disability (i.e. childbirth, scheduled surgery). For an unforeseeable disability (i.e. broken bone, emergency hospitalization etc.), the employee must follow this procedure within 5 business days of the start of the disability or within a reasonable period of time given the nature of the disability.

1. Go to [www.standard.com](http://www.standard.com) and click on 'File a Claim' or call The Standard at 800-378-2395 to initiate a short term disability claim. Have the following information ready to provide:
  - a. Employer Name: Bi-State Development (Policy Number 161925)
  - b. Your name
  - c. Social Security Number
  - d. Date of birth
  - e. Date last worked (or anticipated last day worked) & date of hire
  - f. Supervisor's name and phone number
  - g. Treating physician's name, phone number and fax number
  - h. Job title and/or description of job duties
2. Call Bi-State Development Absence Management at 314-982-1597 to request Family & Medical Leave (FMLA) while you are out. If you meet all of the requirements for FMLA, you will receive up to 12 weeks of unpaid, job-protected leave which will run concurrently with STD.

3. Call the Bi-State Development-Benefits Hotline at 314-982-1400 ext. 3006 to let them know you have requested STD and to let them know how much PTO you want to use (40 hrs minimum) before taking the STD payments. Please note: Once you begin receiving STD payments, you must continue to receive them for the remainder of your approved leave. If you choose to use PTO hours in excess of the 40 hrs required, they will be applied at the beginning of the leave before STD payments begin.
4. The Standard will send you the forms that must be completed and returned to them in a timely manner. Please note: As a courtesy, The Standard will fax a claim form directly to your physician to be completed and returned. If the physician doesn't respond, it is your responsibility to follow up with the physician.
5. Keep in touch with your manager during your leave and immediately notify them if your expected return-to-work date changes.
6. Call the Bi-State Development-Benefits Hotline at 314-982-1400 ext. 3006 on the day that you return to work.

## GUIDELINES

- STD payments are equal to 60% of the employee's base salary, up to \$2,500 weekly, less required federal tax deductions.
- **Employees are responsible for initiating the STD claim and ensuring all paperwork is completed and sent to the STD carrier.**
- Employees on STD leave are expected to reasonably communicate with their supervisors during their leave and inform them of any changes to the anticipated length of the leave and their scheduled return to work date.
- Employees who are overpaid STD benefits for any reason (such as returning to work early without informing the STD carrier) are responsible for repaying any amount they received but were not entitled to receive.
- Employees who have Contingency Sick hours accrued may use those hours for an approved leave after all PTO hours have been exhausted and before taking the STD payments.
- The gross STD payment amount is calculated based on the employee's compensation at the start of the leave. If an employee's compensation level changes during the leave, the STD payment amount will not change.
- STD benefits do not cover the following:
  - Illness or injury covered by Worker's Compensation
  - Self inflicted injury
  - Injury sustained during commission of a crime
  - Act of war (whether declared or not) or participation in a riot
- STD claim must be initiated 30 days in advance for scheduled events or within a reasonable timeframe following unexpected events.
- A spouse or family member may initiate the STD claim process on the employee's behalf if the employee is unable to do so.

- An employee's position is held for as long as the employee is on an approved STD leave (up to 26 weeks). If the employee is unable to return to work after 26 weeks, the job is released for the hiring manager to post for a replacement. Employees who are unable to return to work after 26 weeks are automatically evaluated for Long Term Disability(LTD), if eligible. If approved, their employment status will be changed to Long Term Disability otherwise their employment is terminated.
- All questions regarding Long Term Disability and/or the transition from Short Term Disability to Long Term Disability should be referred to the Benefits Dept. at 314-982-1400 ext. 3006.

## **FREQUENTLY ASKED QUESTIONS (FAQ)**

Q1: I don't meet the eligibility requirements for Family & Medical Leave (FMLA). Should I still apply for STD benefits?

A1: Yes. You can be eligible for and receive STD benefits even if you don't qualify for FMLA (or don't have enough FMLA entitlement left to cover your entire leave).

Q2: Can I use my PTO hours to supplement the STD payments?

A2: No. You may use as many PTO hours as you wish at the beginning of your leave for full income replacement but once you begin receiving the 60% STD payments, you cannot use PTO hours for the remainder of the leave.

Q3: What happens if I don't have 40 hrs of PTO to cover the waiting period?

A3: Any PTO you do have accrued will be used to help satisfy the waiting period. After the accrued PTO has been exhausted, the balance of the 7-day waiting period will be unpaid.

Q4: Does BSD/Metro still pay me for holidays while I am out on STD?

A4: It depends. If the holiday falls within the period of time at the beginning of the leave where you are using PTO hours, BSD/Metro will pay you for the holiday. If the holiday falls within the period of time that you are receiving STD payments, the STD carrier will pay you for the holiday. BSD/Metro will not pay you for holidays that the STD carrier has paid you for.

Q5: What happens to my benefits while I am out on STD?

A5: Your benefits will remain active and you will be allowed to go up to 12 weeks in arrears on your contributions. If you have not returned to work by the time you reach the 11 week mark, you will be required to make direct payment for your contributions to keep coverage active. If your leave will go beyond 12 weeks, contact the Benefits Hotline at 314-982-1400 ext. 3006 to obtain payment information.

Q6: How do I repay my missed benefit contributions when I return to work?

A6: BSD/Metro's system will automatically collect missed contributions by taking double payroll deductions until your contributions are current. For example, if your normal bi-weekly deduction



(medical, dental, vision etc.) is \$43.54, a second deduction of \$43.54 (for a total of \$87.08) will be taken from each paycheck until your contributions are current.

Q7: Do I still accrue PTO while I am out on STD?

A7: Yes. PTO continues to accrue monthly.

Q8: I exhausted my PTO at the start of my leave but I have now accrued additional PTO hours. Can I use them now?

A8: Only if you are still in the waiting period or are still using PTO prior to receiving the STD payments. Once you have begun receiving STD payments, no additional PTO may be taken for the remainder of your leave.

Q9: Am I eligible to receive STD benefits if I need to be out to care for my spouse or child?

A9: No. STD benefits are only payable for an employee's own disabling condition. Time off due to the disability of a family member is not eligible under the plan.

Q10: Is my doctor allowed to charge me to complete the STD claim form?

A10: Yes. While some doctors may consider this to be a part of the office visit, others can, and do charge a separate fee for completing leave paperwork.

Q11: What happens if I am unable to return to work when my STD benefits end at 26 weeks?

A11: First of all, if this is the case, you are encouraged to contact the Benefits Dept. at 314-982-1400 ext. 3006 to discuss your specific situation. However, if you are eligible for Long Term Disability (LTD) coverage, your claim will be automatically referred to an LTD claim manager for consideration. If approved, your employment status is changed to Long Term Disability otherwise your employment is terminated.

Q12: How often will I receive disability payments?

A12: You will receive weekly payments for up to 25 weeks after the one week waiting period.

Q13: How will I receive my payments - check in the mail or direct deposits to my bank account?

A13: Either is possible. It is up to you to setup your preferred payment method with the STD carrier.