

MANAGER'S GUIDE TO SHORT TERM DISABILITY (STD)

PLAN FEATURES

- Short Term Disability coverage is a company-paid benefit for Salaried employees and takes effect on the first day of the month following 90 days of continuous full-time employment
- May only be used for employee's own disabling condition
- Work Comp related conditions are not covered
- The STD Plan pays employees 60% of their base salary less required federal taxes
- There is a 7 calendar day (1 work week) waiting period before STD payments can begin
- Employees must use 40 hrs of PTO and/or Unpaid time to cover the 7 day waiting period before STD payments can begin
- Employees have the option to take additional accrued PTO (and Contingency Sick Leave Bank (CSLB) hours if available) at the beginning of their approved STD leave but they must call the Benefits Hotline at 314-982-1400 ext. 3006 prior to the start of the leave to report how many PTO/CSLB hours they want to use (40 hours of PTO/Unpaid to cover the waiting period followed by STD payments for the remainder of the approved leave is the default)
- Employees who have Contingency Sick Leave Bank hours accrued may use those hours for an approved leave only after all PTO hours have been exhausted and **before** taking the STD payments

WHAT TO TELL YOUR EMPLOYEE

Once a manager becomes aware of a salaried employee's need to take short term disability, it is important that they guide the employee appropriately. The following action items should be conveyed to the employee:

1) The employee must contact Bi-State's Absence Management Department at 314-982-1597 to request Family & Medical Leave Act (FMLA) time off. If approved, FMLA leave provides the employee with up to 12 weeks of unpaid, job-protected leave.

2) The employee must also initiate a short term disability claim, even if they choose not to take the STD payments. They can go to www.standard.com to file a claim online or call The Standard's claim intake at 800-378-2395 from 7am to 7pm CT. Employees should be prepared to provide the following information:

- Name
- SSN
- Date of Birth

- Last day worked or anticipated last day worked
- Employer name and address
- Supervisor's name and phone number
- Physician's name, phone number and fax number
- Description of illness or injury
- Description of their job

3) Employees on STD leave are expected to reasonably communicate with their manager/supervisor during their leave and inform them of any changes to the anticipated length of the leave and their scheduled return to work date.

4) For any additional questions, the employee should be directed to contact the Benefits Hotline at 314-982-1400 ext. 3006.

Don't try to answer questions you are unsure of. When in doubt as to what to tell your employee, simply refer them to the Benefits Dept. at 314-982-1400 ext. 3006.

KRONOS CODING DURING STD LEAVE

While an employee is out on short term disability, it is the manager/supervisor's responsibility to ensure time is correctly accounted for in Kronos. At the time the STD claim is initiated or approved, a member of the Benefits team will send Kronos coding instructions to the employee's direct manager. However, some general guidelines to follow are:

- The first 40 hrs of the leave should be coded as SAL PTO or SAL PTO FMLA. If the employee doesn't have 40 hrs of PTO accrued, then Unpaid time should also be entered to cover the full 40 hrs.
- Before coding any time as 'Contingency Sick Leave', make sure the Benefits department has approved its use as Payroll will not payout Contingency Sick hours without authorization from Benefits.
- Once the employee has used all of the PTO and Contingency Sick hours they requested to use, any remaining time should be coded as 'Short Term Disability'.
- If a paid company holiday occurs during the employee's leave, the holiday inserted by Kronos should be backed out by adding negative 8 hrs (-8.0) under pay code Holiday 020-No OT and adding 8 hrs under pay code Short Term Disability Holiday.
- If the employee is approved for FMLA, you will see Kronos entries for 8 hrs of LV SAL FMLA Unpaid. When you add the entry for SAL PTO or Short Term Disability, it will appear as if the employee has been coded for 16 hours of time each day. That is ok as neither of these pay codes generate payroll through Bi-State.