





Short-Term & Long-Term Disability

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May 2024




Agenda

- ▶ What is Short-Term Disability
- ▶ Eligibility & Exclusions of Short-Term Disability
- ▶ How to apply for Short-Term Disability
- ▶ Returning to Work
- ▶ Successive Periods of Leave
- ▶ Long-Term Disability



Short-Term Disability


- ▶ Purpose
 - ▶ The ACCGov Short-Term Disability (STD) benefit is intended to provide temporary relief from financial loss faced by qualified employees who are out of work due to their own, non-work related, serious medical condition.
- ▶ Overview
 - ▶ The STD benefit is fully funded by ACCGov and is provided at no cost to benefit eligible employees.
 - ▶ STD is a paid benefit that provides 60% of the base annual salary, up to \$200.00 per day, to eligible employees after a three week elimination period.
 - ▶ STD may last up to 26 weeks from the first consecutive day of work missed.
- ▶ Benefit Administration
 - ▶ The STD benefit is administered by the Benefits & Wellness division of ACCGov Human Resources.



Eligibility & Exclusions


- ▶ **Eligibility**
 - ▶ Benefit eligible employees (active, regular, & full-time).
 - ▶ STD benefit is effective the 1st of the month following a month of continuous, full-time service.
 - ▶ Eligible employees out of work due to their own medical necessity.
- ▶ **Qualifying Reasons**
 - ▶ Employee's own non-work related illness or injury.
 - ▶ Employee's own physical or mental health condition.
 - ▶ Qualifying maternity related condition including delivery, and/or pre and post-delivery complications.
 - ▶ Medical Certification by a certified healthcare professional is required.
- ▶ **STD Benefit Exclusions**
 - ▶ Cannot exceed 26 weeks of STD within a rolling 12 month period.
 - ▶ Condition cannot be sustained during work or pay for profit in which the employee receives other disability pay or workers' compensation.
 - ▶ Condition cannot be sustained intentionally or be caused by self-inflicted harm or injury.
 - ▶ Any injury sustained while NOT wearing a helmet on any ATV or vehicle with less than four wheels.

Employees may not participate in any ACCGov job-related functions, attend or complete trainings, or engage in any employment for pay or profit with an outside employer in a capacity representing ACCGov while on STD leave.




Application Process

- ▶ Initiate an FMLA claim with Unum (even if you may not qualify) by calling 866-779-1054.
- ▶ Complete the Short-Term Disability Application 30 days prior to foreseeable leave.
 - ▶ Found online at www.accgov.com/benefits or,
 - ▶ By reaching out to hrbenefits@accgov.com or,
 - ▶ By asking for a copy from your payroll preparer.
- ▶ Submit the STD application via emailed to the Benefits & Wellness Administrator.
- ▶ Provide medical certification to the Benefits & Wellness Administrator.
 - ▶ Medical certification can be provided from the Unum FMLA claim or by the employee's healthcare provider.
 - ▶ Medical certification must state the employee's need for consecutive medical leave and the anticipated duration.
- ▶ For periods longer than 30 days, Medical Recertification is required every 30 days.



Return to Work


- ▶ **Return to Full Duty**
 - ▶ An employee must be fully released without restriction and be able to perform the essential functions of their job in their full capacity to be determined "cleared to return to full duty."
 - ▶ Prior to the employee being allowed to return to work, a medical statement from a treating healthcare professional releasing the employee to return to work must be provided to the Benefits & Wellness Administrator.
 - ▶ Depending on the employee's job description, an employee may be required to visit an ACCGov-authorized Occupational Physician for a Fit For Duty exam prior to returning to work. Only the Benefits & Wellness Administrator may schedule the Fit For Duty appointment.
- ▶ **Cleared with Restrictions**
 - ▶ If the employee is cleared to return to work, but with restrictions, then they are NOT cleared to return to work!
 - ▶ They may qualify for a Temporary Alternate Assignment (TAA) as requested by the department director (or elected official) and approved by the Benefits & Wellness Administrator. See TAA training for further information.



Successive Leave

Successive Leave is when an employee returns to full duty work from medical leave, then needs to go out of work again for the same medical condition.

- ▶ A successive period of STD benefits may be paid to the employee if they return to work from disability but have to again leave work under the same medical condition. For successive period to apply:
 - ▶ The successive period must be separated up to but no more than three calendar months of active, full-time work, AND
 - ▶ Medical leave must be due to the same initial cause of medically certified leave, OR
 - ▶ Medical leave must be due to a related cause as certified by a healthcare professional.
 - ▶ The employee must not have exceeded the 26 weeks of eligible STD leave.



Long-Term Disability

- ▶ Long-Term disability (LTD) has a 26 week elimination period and may be an option for employees who are not medically cleared to return to work after STD has ended.
- ▶ LTD is an elected benefit from a third party carrier paid for by the employee.
- ▶ Employees can enroll in LTD at the first open enrollment after two years of consecutive, full-time, benefit-eligible service. LTD enrollment can be dropped at anytime. Re-enrollment, or late enrollment requires medical certification provided to the third-party carrier.
- ▶ LTD pays 60% of the base annual salary up to \$7,000 per month by the third-party carrier.
- ▶ LTD applications may be obtained from www.accgov.com/benefits or by contacting the Benefits & Wellness Administrator. Applications should be submitted to the third-party carrier 8 - 10 weeks prior to the end of STD.
- ▶ Approved LTD applications may allow the employee to maintain accruing years of service toward pension/retirement; maintain enrollment in the ACCGov medical, dental, and vision benefits; and may allow for a Waiver of Premium on Basic Life & AD&D coverage.
- ▶ Transition to LTD will terminate active employment with ACCGov.
