

## Human Resources Short-term Disability Overview

Community Hospital recognizes that illness and accidents are unfortunate occurrences of everyday life. As an employee, the last thing you need to worry about is "How will my family and I manage financially if I can't work because of surgery or an accident?"

On February 1, 2006, Community Hospital implemented a Short-term Disability (STD) plan to help defray the costs associated with income loss during an illness or accident. STD insurance coverage is available for all *benefit eligible* employees. This is not a leave policy. This insurance coverage includes *up to* 13 weeks of benefit paid at 60% of gross earnings up to \$1500 per week. Maternity coverage for a normal delivery is provided for six weeks. There is a zero day elimination period for accidents and a seven calendar elimination period for illness. You are required to use Paid Time Off (PTO) during the time you are absent from work in accordance with the PTO guidelines stated in the Employee Handbook. PTO used for the first work week (the elimination period) will be reimbursed to you once your claim is approved by Unum, our STD provider.

If you are a qualifying employee who wishes to apply for STD benefits, you may also qualify for job status protection as granted by the Family Medical Leave Act (FMLA). PRN employees *may* be eligible for FMLA. Your first step in the notification and eligibility determination process is to:

- ask your director to complete a FMLA request form located on the Community Hospital *Intranet* at, <http://intranet.gjhosp.org>, under Human Resources (HR)
- both you and your director need to sign the form and submit the completed form to HR

Once HR receives the completed FMLA request form, the appropriate paperwork will be forwarded to you for the next phase of the process. Your packet will contain STD paperwork including:

- Benefits at a Glance STD Summary, this is also located on the *Intranet* under HR
- Claimant's Statement – you, are required to complete this form
- Physician's Statement – your medical provider is required to complete this form

If you are eligible for FMLA, you will also find in the packet:

- The Certification of Health Care Provider Under the FMLA act of 1993 - your medical provider is required to complete this form
- The SPECIFIC NOTICE – Employer Response to Employee Request for Family or Medical Leave – this is for your information only.

**You need to carefully read the SPECIFIC NOTICE to understand your obligations and the expectations. Please note: If you are not FMLA eligible at the time you need to file a STD claim, your job is not protected.**

Once all completed forms have been received by HR, your claim will be filed with Unum. They will make the determination of benefits based on the information provided. Unum may contact you directly for more information. Not responding in a timely manner to these requests could delay your benefits. You can *usually* expect to receive payments in about 10-14 days from time of claim submission and would generally receive a payment *about* every two weeks. In some cases, you may receive a lump sum payment.

The Employee Handbook contains information regarding FMLA and STD this information is also located on the *Intranet* under HR. You may contact HR directly at 255-2123.

Before returning to work, whether full-time or part-time, you are required to submit a medical release from your medical provider. This information will be forwarded to Unum. If your circumstances change and you plan on returning sooner than anticipated, you must notify your director and/or HR at least two days prior. It is important to keep HR informed regarding your work status so we can notify you about benefits, insurance payments, etc. in a timely manner. Please contact Cynthia Simister, benefits coordinator, at 255-2124, as soon as possible regarding your obligations for continuation of insurance coverage and payment of premiums.

We treat you with compassion.  
We treat you as a whole person.  
We treat you as a valued member of your care team.  
We treat you with the power of collaborative thinking.  
We treat you with the very best in technology.