Examples: Short-Term Disability Benefit for Non-Represented Staff

Summer 2018
Example 1: Tom needs knee surgery

**Years of Service:** 10 years

**Accruals:** Large sick and vacation accruals

**Disability:** Knee replacement; unable to work for 12 weeks

**Scenario:** Tom has aging parents, he anticipates increasing responsibilities with his parents over the next few years providing care and transportation to doctor’s appointments. It is essential he preserve his sick and vacation accruals for his caretaking responsibilities.

**Tom signs up for NEW STD plan:** Tom uses his sick time balance to cover the missed working days during the 30 day exclusion period. The STD plan pays the remaining 8 weeks of benefits at 70% of his salary. Tom returns to work with most of his time off balances still intact.
Example 2: Priya is delivering a baby

Years of Service: 3 years

Accruals: 24 days of vacation and sick time

Disability: Child birth will be out of work for 6 weeks for vaginal delivery

Scenario: Priya plans to use her STD to help extend her paid time when she gives birth to her child—she uses most of her sick and vacation to cover the 30 day exclusion period. She has also requested and had additional unpaid time off approved for bonding with her new baby.

Priya signs up for NEW STD plan: After the 30 day exclusion period is applied—the STD plan pays Priya 2 weeks of benefits at 70% of her salary. Priya then goes on approved unpaid leave.
Example 3: Ed was diagnosed with Parkinson’s Disease

**Years of Service:** 5 years

**Accruals:** Ed has used up all of his sick leave.

**Disability:** Parkinson’s Disease with no expected return to work date; 26 weeks before he’s eligible for Long-Term Disability (LTD)

**Scenario:** Ed’s disease has progressed to the point where it is impossible for him do his UVM job. The first 30 days are applied to the exclusion period at the start of Ed’s leave—since Ed does not have any remaining time—this period is unpaid.

**Ed signs up for NEW STD benefit:** STD benefits are paid for the next 22 weeks at 70%. At the end of the 26 weeks, Ed is not able to return to work. Ed had previously enrolled in UVM’s LTD program at new employee orientation, and the Standard internally transfers his claim information and physician certification. Ed does not need to submit a new LTD application. The LTD benefits payments begin immediately at the conclusion of the STD payments.