

**Frequently Asked Questions (FAQ's):
NEW Short-Term Disability (STD) Benefit for Full-time Non-Represented Staff**

The purpose of this FAQ is to help you better understand the new Short-Term Disability (STD) benefit being offered and determine if it is right for you.

The New Benefit Plan

Q: What is STD insurance?

A: STD refers to an injury (that is not work-related) or an illness that keeps a person from working for an extended time. STD insurance coverage is designed to protect an individual's full or partial wages during a time of injury or illness that would prohibit the individual from working.

Q: If I go out on STD, how much of my income will be replaced?

A: 70% of your income will be replaced. This benefit is *approximately* equal to your net pay after taxes and deductions. For example, if your annual salary is \$36,000:

Normal Paycheck:

Gross	\$1,500
Federal Tax	(\$300)
State Tax	(\$120)

Net Pay After Tax	\$1,080
-------------------	---------

STD Benefit Check:

Normal Pay	\$1,500
70% Benefit	\$1,050
No Federal Tax	\$0
No State Tax	\$0

STD Benefit	\$1,050 (Benefit Paid Weekly)
-------------	-------------------------------

Q: How is the STD benefit determined?

A: It is determined by your annual base salary as of October 1st for the following calendar year, including any shift differential. No other sources of income are considered such as overtime or additional payments.

Q: Am I eligible to enroll?

A; This benefit is currently being offered to only full-time (0.75 FTE or greater) non-represented staff and Teamsters in Groups A, B and C. [View eligibility here](#)

Q: Is there an eligibility waiting period?

A: For employees who elect the benefit during their initial enrollment period, there is not an eligibility waiting period. You would be eligible to file a claim as early as January 1st of the calendar year coverage period. If you are hired after October 1, 2018, you are first eligible to enroll during the following annual benefits open enrollment.

Q: What happens if I don't sign up when I am first eligible – when can I enroll again?

A: If you do not enroll during your initial enrollment period, you can enroll in a subsequent enrollment. There are no pre-existing conditions. However, there will be a 60-calendar day illness or pregnancy exclusion period for the first calendar year of the coverage. After one year of coverage it will revert to the 30-calendar day exclusion period. Accidents always have a 30-calendar day exclusion period, regardless of initial or subsequent enrollment.

Q: Are my STD benefits taxable?

A: No, because you are paying the premium with after tax dollars you will not be taxed on STD income.

Q: Are my dependents eligible for this benefit?

A: No, STD insurance is an employee only benefit. Your STD protects your income if you are unable to perform your UVM job.

Q. When would I use STD?

A: STD may be used for an injury (that is not work-related) or illness that keeps a person from working for more than 30-calendar days, but less than 26 weeks. [View examples here](#)

Q: How much will STD insurance cost and does UVM help pay for the cost?

A: This STD plan is a group plan negotiated by UVM to lower your cost, but the premium will be 100% paid for by the employee. Cost will vary from individual to individual based on your annual base salary. You can calculate your cost using this formula:

Your annual base salary/52 weeks = Your weekly salary

Your weekly salary x 70% = Your STD weekly benefit

Your STD weekly benefit x 4.23% = **Your MONTHLY premium cost**

You will be able to confirm your specific cost on The Standard's website prior to enrolling. Examples of employee premiums are: 1) if your annual salary is \$30,000, your MONTHLY premium would be \$17.09, 2) if your annual salary is \$50,000, your MONTHLY premium would be \$28.47.

Q: Will the cost of STD insurance be deducted from my paycheck, like my other benefits?

A: No. You will set up an electronic funds transfer from your personal bank account to The Standard to make monthly payments.

Enrollment

Q: When can I enroll in STD insurance?

A: If you are an active, eligible employee as of October 1st of each calendar year, you may sign up during the following Annual Benefits Open Enrollment. Coverage would be effective January 1st. If you are hired between October 2nd and September 30th, you can sign up during the next Annual Benefits Open Enrollment.

Q: Do I have to re-enroll each year?

A: No, employees will not need to re-enroll each year. Your participation will continue until you waive enrollment or are cancelled due to termination or non-payment.

Q: Am I able to cancel my coverage during the year?

A: When you enroll, you commit to making premium payments for the whole calendar year. Changes for the following year can be made during the Annual Benefits Open Enrollment.

Q: Is my eligibility to enroll affected by pre-existing conditions?

A: No, pre-existing conditions do not affect enrollment.

Q: Do I have to complete a medical history form in order to be approved for STD insurance?

A: No. A medical history or evidence of insurability is not required.

Using Your STD Benefit

Q: When does my STD income begin?

A: If you enroll during the Annual Benefits Open Enrollment in which you are initially eligible, there is a 30 day exclusion period before the income payments begin. During this time you may use UVM paid leave.

If you enroll in a subsequent Annual Benefits Open Enrollment period, there will be a 60 day exclusion period for any illness in your first year and a 30 day exclusion period for a disability due to an accident. After your first year, the exclusion period goes back to 30 days for any illness.

Q: I am a 9 month (or 10 or 11) employee, how would my STD benefits be paid?

A: If you were approved for short-term disability benefits your weekly payments would be based upon the number of months worked per year than divided by 52.

For example: Your annual earnings are \$25,000, your weekly STD benefit calculation is: $\$24,638/52$ weeks = $\$481 * 70\% = \336 . The benefit payments would continue if the end date of your approval for short-term disability benefits occurs during the three months that you are not scheduled to work.

If you become disabled during the months that you are not actively scheduled, you are still eligible and benefits would be paid based on the date of disability.

Q: What happens if a UVM holiday falls on a day while receiving STD income?

A: If you are receiving STD income from The Standard, you will not be eligible to be paid by UVM for holidays. You will receive STD income for the holiday.

Q: How often does The Standard have to re-establish that someone is disabled?

A: This will depend on your unique disability and the disability information. The Standard receives from the treating physician. Some diagnoses will require more frequent re-certifications.

Q: Am I entitled to STD benefits if I had an on the job accident?

A: No. On the job accidents or injuries are covered for under UVM's Worker's Compensation policy administered through Risk Management.

Q: How many weeks of STD income will I receive when I deliver my baby?

A: For a vaginal delivery, the usual period of disability is six weeks. In the case of a cesarean section, the usual period of disability is eight weeks. Please note that the six and eight week periods also include the exclusion period. For example, with the 30 day exclusion period, a vaginal delivery is paid 2 weeks of benefits and a C-Section delivery is paid four weeks of benefits. If you have complications either pre or post-delivery, The Standard will need documentation from your doctor to approve additional STD income.

Q: How long will it take for my STD claim to be processed?

A: In general, the turnaround time is approximately five business days after The Standard is in receipt of a complete claim. Please note that each claim is unique and The Standard may request additional supporting records to make a decision on a claim.

Q: When does my STD income end?

A: STD income will end when you are no longer disabled, retire, terminate your employment, or have received the maximum number of week's payable for your specific disability. If you are still disabled after 26 weeks, you will move to a long-term disability benefit plan (if enrolled and qualified).

Coordination with Other Benefits and Leave

Q: What is my responsibility before and during leave?

A: When The Standard begins paying a claim, you will no longer receive payment from UVM. You are responsible for requesting leave via the Leave of Absence Request Form and should indicate an unpaid medical leave beginning on the 31st calendar day of the absence. If for any reason your STD claim is denied, you are responsible for notifying your supervisor if you wish to be paid using UVM leave accruals, if applicable.

Q: May I add sick pay to my STD leave to increase my total pay to 100%?

A: No. You must be unpaid from UVM to receive STD income. If sick time is entered and paid, The Standard will deduct this from the 70% payment you would receive. So you would lose leave time without any additional compensation.

Q: Will I continue to accrue paid time off while on STD?

A: No. You will be on an unpaid leave of absence. You do not accrue sick or vacation time when on an unpaid leave, but benefits coverage will continue as long as you pay your portion of the cost. You will be billed for your portion of the premium.

Q: How will I pay for my benefit plans while on STD leave?

A: UVM will continue to contribute toward your benefit premiums up to a maximum of 26 weeks. Coverage will continue while you are on STD as long as you contribute your portion of the cost. You will be billed for your portion of the premiums and you must continue to pay your STD premiums through your bank.

Q: How does being out on STD affect my 403(b) retirement benefits?

A: Your contribution, as well as UVM's contribution to your 403(b), will stop while you are on an unpaid leave and will resume when you return from STD leave.