

	MOREHOUSE SCHOOL OF MEDICINE HUMAN RESOURCES POLICY AND PROCEDURE MANUAL	POLICY NUMBER	HR 6.01
		EFFECTIVE DATE	7-01-2014
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	<u>SUBJECT</u> SHORT-TERM DISABILITY POLICY	SUPERSEDES	1-15-2013

PURPOSE

To define the Short-term Disability ("STD") Program offered at Morehouse School of Medicine ("MSM" or "School") when an employee is unable to work for a short period of time.

ELIGIBILITY

Short-term disability benefits are available to employees who are eligible for benefits and who have worked for the School for at least thirty (30) continuous calendar days, and who have elected, been accepted for, and paid premiums for the STD insurance. Employees must also complete the required fourteen (14) day elimination period before benefits are issued to the employee.

POLICY

Short-term disability is an MSM employee paid benefit offered to regular full-time employees and part-time employees who are eligible for benefits. The benefits are administered by an insurance carrier, which provides income continuation to employees who are unable to work for up to twenty-six (26) weeks due to a non-work related illness or injury that prevents the performance of normal duties of their position.

GUIDELINES

- A. Eligible employees must enroll for the STD program within thirty (30) days of employment. If you do not enroll within thirty (30) days of eligibility and would like coverage at a later date, you must provide evidence of insurability to gain coverage subject to approval by the insurance carrier.
- B. There is a required fourteen (14) day benefit elimination period during which an employee must use any available accrued sick and/or vacation leave. If an employee continues to be determined disabled after the benefit elimination period, the insurance carrier will pay sixty percent (60%) of his/her weekly salary, until a decision is made that the employee is no longer disabled, or the employee's claim transitions to Long-Term Disability. The maximum benefit period for STD is twenty-six (26) weeks. The benefit period could be shorter as determined by medical documentation submitted.
- C. The insurance carrier will subtract from the employee's disability payment the following benefits:
 - Available accrued sick leave or salary continuation plan

- Any benefit received from Worker's Compensation
- Any benefit under the United States Social Security Act
- State issued disability benefits
- Amounts received under unemployment compensation law

In no event will the Minimum Weekly Income Benefit be less than \$15.00. The Maximum Weekly Income Benefit will not be more than \$2,500.00.

MSM allows employees to supplement the remaining forty percent (40%) of pay with vacation leave only after sick leave has been exhausted. If the employee elects to supplement STD with paid vacation leave, he/she must notify the Human Resources Department when the documents are submitted for processing.

- D. If the employee's current disability is related to or due to the same cause(s) as a prior disability claim for which a benefit has been received, the current disability will be treated as part of his/her prior claim. An employee will not have to complete another fourteen (14) day elimination period if he/she has returned to work on a full-time basis for fourteen (14) days or less.

If disability occurred after fourteen (14) consecutive days from the date the employee returned to work on a full-time basis, the claim will be treated as a new claim. The new claim will be subject to all of the STD provisions, including the fourteen (14) day elimination period.

- E. The employee must fill out his/her own section of the claim forms and give it to the employee's attending physician. The attending physician should fill out his/her required section and likewise for the employer. All forms must be submitted to the insurance carrier for review. If any portion is not completed or submitted, benefits may be delayed or denied.
- F. If the insurance carrier denies coverage, the employee has the right to appeal the decision by contacting the carrier.
- G. STD benefit payments will end if any of the following occur:
- If the employee is no longer disabled according to the terms of the Policy;
 - The end of the Maximum Benefit Period has been reached;
 - Employee fails to provide proof of continuing disability;
 - Employee refuses an examination by a physician, if it is requested by the insurance carrier;
 - Employee refuses an interview by one of the insurance carrier's claim specialists;
 - or
 - If the employee expires.
- H. For detailed information on MSM's group STD coverage, see the Summary Plan Description. Under all circumstances, the Summary Plan Description will take precedence over the information contained in this policy.

- I. MSM reserves the right to modify, amend or terminate any or all of the Benefit plans at any time.