

University of Massachusetts Chan Medical School

Short-Term Disability (STD) Plan Q&A

I. Eligibility

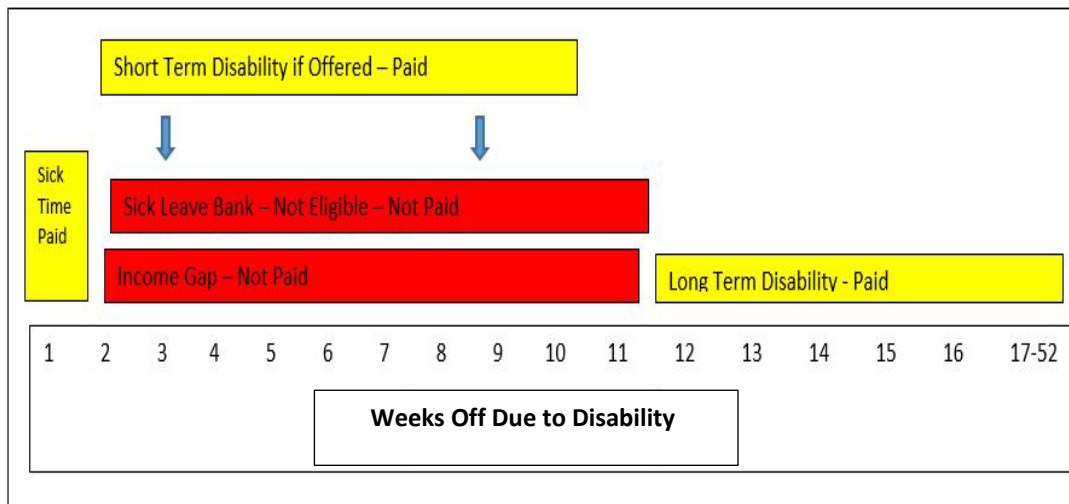
1. Who is eligible to join the UMass Chan Short-Term Disability Plan?

All UMass Chan benefited non-unit employees (with the exception of Faculty and Executives) under age 65 are eligible to join the Short-Term Disability Plan.

2. Am I eligible to join the Short-Term Disability Plan if I am currently enrolled in the Sick Leave Bank and/or the Long-Term Disability Plan?

Yes. The Short-Term Disability Plan is designed to work together with the Sick Leave Bank and the Long-Term Disability Plans to help keep employees protected and not face a gap in income. Sick Leave Bank and accruals can be used only during the first 15-day waiting period. Please see chart below.

Below is an illustrative timeline that shows a new **hire in year one** that incurs disability prior to a full year of employment. **This is for illustrative purposes only.**



This chart is for illustrative purposes only. This chart is not and cannot be relied upon as, legal advice or as a comprehensive description of the benefit. For complete plan details, view the Guardian Short-Term Disability plan documents.

3. What if I don't qualify for a Leave of Absence as defined by UMass Chan policy?

An employee who has joined the Short-Term Disability plan, files for benefits, and is approved by Guardian will be placed on an approved Leave of Absence or Family Medical Leave, if applicable. The employee will be required to complete the UMass Chan Request for Leave of Absence Form. If an employee qualifies for FMLA, they must complete the federally required documents in support of their FMLA request.

II. Benefits

1. Who is the administrator of the Short-Term Disability Plan?

Guardian Life Insurance, UMass Chan's current carrier for vision insurance, is the administrator of the Short-Term Disability Plan.

2. What percentage of my salary would I receive under the Short-Term Disability plan?

Employees have a choice of a tax-free benefit at 50% or 60%* of gross weekly salary (to a maximum of \$1,500 per week) for up to 11 weeks.

**Employees can choose either the "Low Plan" (50% of gross weekly salary), or the "High Plan" (60% of gross weekly salary), both up to a maximum of \$1,500/week. Note: The covered salary excludes bonuses and commissions. Cost will vary depending on coverage, age and salary.*

3. What does the Short-Term Disability Low Plan cover and what does the High Plan cover?

	Low Plan	High Plan
Coverage amount	50% of salary to maximum \$1500/week	60% of salary to maximum \$1500/week
Maximum payment period: Maximum length of time you can receive disability benefits.	11 weeks	11 weeks
Accident benefits begin: The length of time you must be disabled before benefits begin.	Day 15	Day 15
Illness benefits begin: The length of time you must be disabled before benefits begin.	Day 15	Day 15
Evidence of Insurability: A health statement requiring you to answer a few medical history questions.	Health Statement not required	Health Statement not required
Minimum work hours/week: Minimum number of hours you must regularly work each week to be eligible for coverage.	20	20
Pre-existing conditions: A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation	3 months look back; 12 months after 2 week limitation
Premium waived if disabled: Premium will not need to be paid when you are receiving benefits.	Yes	Yes

4. Do I need to exhaust Sick Time, Vacation Time, Personal Time, and/or Sick Leave Bank accruals to use the Short-Term Disability benefit?

No, Sick Time, Vacation Time, Personal Time and/or Sick Leave Bank accruals do not need to be exhausted to use the Short-Term Disability benefit.

5. How soon after a disability is the benefit effective?

The benefit is effective after a 15-day elimination period in which employees can utilize sick, vacation and personal time or apply for the sick leave bank pay.

6. What types of disabilities does the Short-Term Disability Plan cover?

The Short-Term Disability Plan includes benefits for mental health, substance abuse, partial disabilities and rehabilitation.

III. Costs

1. Who assumes the cost for the Short-Term Disability Plan?

The employee pays the entire cost of the Short-Term Disability Plan.

2. How much will I pay for Short-Term Disability Plan?

Employee rates for both the 50% and 60% salary plans are based on age and salary. Please refer to the Short-Term Disability Rate chart below.

Guardian Short-Term Disability Rates Effective October 1, 2018		
Current Age Band	Employee Rate per \$10 of Weekly Covered Benefit Volume	
	Option 1 50% coverage	Option 2 60% coverage
Under age 25	\$0.33	\$0.34
25 - 29	\$0.45	\$0.47
30 - 34	\$0.62	\$0.65
35 - 39	\$0.45	\$0.47
40 - 44	\$0.32	\$0.33
45 - 49	\$0.34	\$0.35
50 - 54	\$0.38	\$0.40
55 - 59	\$0.45	\$0.47
60 - 64	\$0.53	\$0.55

3. **How can I calculate how much will come out of my bi-weekly paycheck?**

Please follow these steps to calculate your bi-weekly cost:

Step 1: Take your annual base salary, and divide by 52 (weeks) – this is your weekly salary

Step 2: Multiply this number by either .50 or .60 depending on which option you wish to elect (Option 1 for 50% coverage or Option 2 for 60% coverage)

Step 3: If the result of Step 2 is greater than \$1,500 (maximum weekly benefit), then use \$1,500. If not, use the number you calculated for Step 2

Step 4: Take the result of Step 3 and round to the nearest dollar

Step 5: Take the result of Step 4, and divide by 10

Step 6: Find your rate based on your age band and option selection in the table above

Step 7: Multiply the result of Step 5 by the rate based on your age band – this is your monthly premium

Step 8: Multiply the result of Step 7 by 12 (calendar months in a year) – this is your annual premium

Step 9: Divide the result of Step 8 by 26 – this is your bi-weekly premium

See the example below based on 50% Replacement (Option 1):

Steps (see calculation explanation above)		1	2	3 & 4	5	6	7	8	9
Age Band	Base Salary Example	Base Salary/52 (Weekly salary)	\$1,298 x .50	\$649 (less than \$1500 max benefit and rounded to nearest dollar)	\$649/10	Monthly rate based on 40-44 age band for Option 1	\$64.90 x \$0.32 (Monthly premium)	\$20.77 x 12 (Annual Premium)	\$249.24/26 (Bi-weekly premium)
40-44	\$67,500	\$1,298	\$649	\$649	\$64.90	\$0.32	\$20.77	\$249.24	\$9.59

IV. Enrollment

1. How do I enroll in the Short-Term Disability plan?

Step 1: Go to www.GuardianAnytime.com*

Step 2: Click **Login/Register**, then **Register Now**

-Select **Member**, and follow the instructions to register

-You will need your group ID which is **549499**

Step 3: Login with your User ID and Password

Step 4: Click **Get Started** to enroll in the plan that best suits your needs

Step 5: Your enrollment is not complete until you **E-sign and Submit**

***Already registered for GuardianAnytime?** You can access the Short-Term Disability enrollment by logging in with your existing User ID. Once you log into GuardianAnytime, go to the 'Personalize tab' and select the 'Register for Additional Accounts subtab'. Select 'Yes' in the 'Add a new Group ID' field and click continue. On the next screen, enter your group ID 549499, select 'No' to the question and click continue. You are all set and can continue to enroll. Please note, if you log out, you will access the enrollment under the 'My Benefits Tab' and you will need to choose the correct Group ID 549499 to continue.

Once you are in the enrollment experience, if you are choosing to elect Short-Term Disability coverage, **please make sure you elect the option you would like (Low Option or High Option) and please be sure to leave the option you are not selecting in "Choose."**

V. Contact Information

1. Who should I contact if I have questions?

For questions on **enrollment** (available during the initial open enrollment period):

- Contact Guardian's Employee Benefits Hotline at **(888) 600-1600** weekdays, 7:00 am to 8:30 pm, EST and refer to Group ID: 549499.

For questions on the **Short-Term Disability Benefit**:

- Contact the Benefits Department in the HR Service Center at benefits.UMMS@umassmed.edu or call (508) 856-5260, Option 1.