OM 8.3.6 Short Term Disability Benefits Program for Administrative, Supervisory, and General Staff – Cigna

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About This Policy

Effective Date: July 2011
Last Updated: December 2016
Responsible University Office: Human Resources
Responsible University Administrator: Chief Inclusion and Human Resources Officer
Policy Contact: Human Resources clarksonhr@clarkson.edu

Purpose

Clarkson’s overall goal is to improve the health and well-being of employees’ lives through health education and activities that support positive lifestyle change thereby reinforcing that Clarkson is a great place to work. The University recognizes that, at times, employees may be unable to work due to personal illness or injury. During such circumstances, the employee may be able to access the University’s Short Term Disability program through our carrier Cigna.

Summary

The University provides employees with a Short Term Disability program that provides 60% of their salary with the option to buy up to 80% of their salary if they are unable to work due to a personal illness or injury. This policy describes the mechanism for eligible employees to access the Short Term Disability program and the procedures to be followed.

Definition of Terms

Eligible employees: Staff- exempt and non-exempt employees (Non-Faculty) employed by the University on a full/part time basis (17.5 hours or greater).

Employment Benefits: All benefits provided by the University to eligible employees including: group life insurance, disability insurance, dental insurance, health insurance, vacation, sick leave, special days, educational benefits, and retirement contributions.

Program Statement

The University provides a short term disability program to full-time and part-time employees who are scheduled to work at least 17.5 hours per week.

The short term disability program provides employees with the option of electing either 60% or 80% of their gross weekly salary while they are out on leave up to $2300.00/week.

If the disability is caused by an accidental injury the benefits under short term disability will begin immediately. If the disability is caused by physical disease, pregnancy or mental disorder, the benefits under short term disability will begin after the two (2) day waiting period. If available, the employee must use sick time to cover the two (2) day waiting period. If the employee does not have sick days to cover, SP or vacation may be used or the employee may take the time unpaid.

The maximum benefit period in which the employee will be covered under the short term disability program is 180 days. However, short term disability benefits will end on the date long term disability benefits start even if that occurs before the end of the maximum benefit period.

Procedures

If the employee is unable to perform their work duties due to an accident or illness and expect to be out of work for three or more days the employee should:
1. Inform the Human Resources department immediately.
2. Request a short term disability information packet from the Human Resources department. Supervisors must notify the Human Resources of any employee requesting short term disability leave immediately.
3. The Human Resources department will send the short term disability and Family Medical Leave information packet to the employee by email, mail or deliver in person.
4. Employees must complete, along with a physician, the short term disability paperwork in conjunction with the Family Medical Leave certification portion of the FMLA Leave Information Packet, and have the physician forward the completed form to the Human Resources office by mail, fax or in person or directly to the vendor, Cigna.

Employees are required to use sick time if they have it available to cover the Short Term Disability waiting period; if the employee does not have sick time available they may choose to use vacation or special personal time to cover any part of their illness or disability, but it is not required. If the employees do not have time available and have a two (2) day waiting period to cover, those days will be unpaid.

For more information regarding Clarkson University’s Short Term Disability policy with Cigna please access [www.benefitsolver.com](http://www.benefitsolver.com).

Clarkson University also offers Leave of Absence policies to continue to assist you in balancing and maintaining a work/balance, **Section 8.1.14 for Caregiver Leave (Birth and Adoption)—Staff & Non-Continuing Faculty** and **Sections 8.3.3 and 8.3.4** for covered Leave of Absence programs.