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 follow.

Definition of Terms

Eligible employees: Exempt and non-exempt staff 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, vision insurance, vacation, sick leave, special days, educational benefits, and retirement contributions.

Policy 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, physical disease, pregnancy, or a mental disorder causes the disability, the benefits under short-term disability will begin after the seven (7) day waiting period. If available, the employee must use sick time to cover the seven (7) day waiting period. If the employee does not have sick days to cover, vacation or special personal time 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.

Employee elected benefits remain active while on short-term disability leave. It is the employee’s responsibility to continue to pay for missed benefit premiums for the duration of the short-term disability leave.

Employees can choose to supplement their short-term disability leave by using vacation, sick or special personal days to cover benefit premiums and/or to cover the difference in pre-disability payments from our disability carrier Cigna in the amount of 20% or 40% based on employees elected coverage.

Employees on short-term disability leave will not accrue vacation, sick or special personal days when the leave is in an unpaid status.
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.
3. Supervisors must notify the Human Resources of any employee requesting short-term disability leave immediately.
4. The Human Resources department will send the short-term disability and Family Medical Leave Act (FMLA) information packet to the employee by email, mail or deliver in person.
5. Employees must complete, along with a physician, the short-term disability paperwork in conjunction with the Family Medical Leave Act (FMLA) certification portion of the Leave Information Packet. Medical providers can return the completed form(s) to Human by mail, fax or in person or directly to Cigna the University’s short-term disability carrier.

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 employee does not have time available for the seven (7) day waiting period to cover, those days will be unpaid.

For more information regarding Clarkson University’s Short-term Disability policy with Cigna please refer to the Benefit Solver portal. Once logged into Clarkson’s intranet, the link is located on the Human Resources web page or under ‘quick links’ then ‘additional links’.

History

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