

HOW DISABILITY LEAVE WORKS – Employee Handout

Below is an explanation of the Archdiocese Disability policy and your responsibility for your employee benefits while on disability leave or Leave of Absence. Disability leave is approved based on a Doctor's approval that, during a specific time, a medical situation exists and an employee should not work. The information will be held confidential.

The Hartford policy is a standard disability policy. The first date of your disability leave is tied to the actual beginning of your medical disability and cannot be delayed. All summer disability leave for contract teachers are required to be called into Hartford. The disability benefit is a shared benefit; your employer pays 100% of your short term disability premiums and 50% of your long term disability premiums. The Archdiocese, like most companies, does not offer a policy that pays 100% of weekly pay to the employee during disability. You can personally supplement the Hartford disability benefits with personal leave time, personal savings or an additional private disability policy that you arrange. During the summer, teachers will receive 67% of pay from Hartford and their remaining pay from their location payroll; 100% of pay.

- Short Term Disability – 67% of weekly gross wages, up to a maximum of \$500 – Weekly payments – up to 13 weeks, based on Doctor's approval of a medical need.

- Long Term Disability - 50% of monthly gross wages up to a maximum of \$3,000 a month – to normal retirement age, based on Doctor's approval of a medical need.

SHORT TERM DISABILITY

1. **FMLA (Federal Family & Medical Leave Act)** – If you have worked full time for at least one year, complete the FMLA paperwork your business manager will provide. FMLA is a Federal mandate that protects your position and employee benefits for up to 12 weeks during your leave. It does not provide pay.
2. **BENEFITS** - You are responsible to continue to pay your portion of your employee benefits for the first 12 weeks of disability. The same premium portion that is taken out of your paycheck needs to be paid each week. You can prepay premiums by having them deducted from your pay before disability or write a personal check to your payroll manager ahead of time or make other arrangements. Pretax premiums must be deducted from pay.
3. **RETURN TO WORK** - At the end of your disability, ask your doctor for a **medical release** to return to work and give that release to your manager.
4. **Call the Hartford Claims number as soon as you know you will be out of the office.** This can be done before the disability begins.
HARTFORD CLAIMS: 1-800-898-2458. Please provide the following;
 - a. Your manager's name & phone #
 - b. Your Doctor's name, phone #, address & fax #
 - c. Your Bank routing # and account # for direct deposit
5. **TAXES** - Your location manager should give you're the tax withholding forms to complete and send to Hartford if you want taxes withheld from your benefits during disability. Benefit payments to you are taxable income.

Hartford will FAX disability forms to your Doctor to complete and return. You may need to sign a release at your Doctor's office to provide your medical information to Hartford. You will receive communication from Hartford via phone and in the mail on your claim status when a decision is made. If you work at 2 locations in the Archdiocese, please be sure your managers know so your full weekly salary can be reported to Hartford.

A one week/7 day unpaid waiting period will begin the first day of your disability that would be a normal working day. You must use personal leave time to provide salary during this first week waiting period.

You are eligible for STD (Short Term Disability) benefits on day 8 of your disability via direct deposit into your bank account or a mailed check. Benefits cover 67% of your weekly pay to a maximum of \$500 weekly. You can use any personal leave you may have to supplement the other 33% of your weekly pay. Your manager can arrange for personal leave supplemental payments during your disability leave.

Disability beyond 12 weeks – LEAVE OF ABSENCE & LONG TERM DISABILITY

1. **LEAVE OF ABSENCE** - If your leave from work needs to extend beyond the FMLA 12 week leave that protects your position & benefits, you may be eligible for a **Leave of Absence of up to 6 months to provide continued benefits at our group rates. This would be subject to the approval of your manager and does not necessarily protect your position. You would be responsible for paying 100% of the employee benefit premiums during this time.** This 6 month period begins with week 13 of your disability. Your benefit premiums are based on the Archdiocese group rates. Please contact Art Walsh at 913-647-0363 with any questions on premiums.
2. **LONG TERM DISABILITY** - With Hartford Long Term Disability coverage as an employee benefit, after 13 weeks you may be medically eligible for Long Term Disability which provides 50% of pay to a maximum of \$3,000 a month. During Long Term Disability, your Hartford Disability premiums will not be required for a period of time. You may also be eligible for a waiver of the Hartford Life Insurance premium. Please contact Art Walsh at 913-647-0363 with any questions on premiums.
3. **Social Security Disability** - During Long Term Disability, you may want to consider applying for Social Security Disability. Hartford provides a service to assist with the application process. Hartford 800-898-2458.
4. **CONTINUATION BENEFITS** - If your Long Term Disability extends beyond the 12 weeks of FMLA leave and 6 months Leave of Absence and you have Health & Dental benefits through the Archdiocese, you will be eligible for Continuation Benefits at an individual rate for up to 18 months. You should contact Art Walsh at 913-647-0362 to arrange this.